

# The Real Deal

A virtual  
Life Experience

**Created by:  
The Lake County Health Department**



## **ACKNOWLEDGMENTS**

**The Real Deal** is based on the *BPW/ILLINOIS' Reality Store Kit: A Gift to the Women of Tomorrow* created by the Business and Professional Women/USA in 1994-95 and the Lake County Health Department in 1998 to support teen pregnancy prevention programming. Further adaptations have been made over the years and we are thankful to all who participated.

## **THANKS TO:**

**Indiana and USA Business and Professional Women Foundation Inc.** for allowing us to take their creation, Reality Store, and make revisions and adaptations to serve the special interests and needs of our adolescent population.

**The Illinois Department of Human Services  
The Office of Adolescent Pregnancy Program  
The Lake County Health Department Staff**

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# The Real Deal - Table of Contents

<b>Chapter 1 – Introduction</b> .....	4
OVERVIEW .....	4
GOALS/OBJECTIVES .....	4
BENEFITS OF THE REAL DEAL .....	5
COMMUNITY INVOLVEMENT .....	5
AUDIENCES .....	5
<b>Chapter 2 - Program Layout</b> .....	6
THE REAL DEAL AT A GLANCE .....	6
THE REAL DEAL SECTION BREAKDOWN .....	6
HELPFUL GUIDES .....	9
<b>Chapter 3 - Stations</b> .....	12
CATEGORIES .....	12
STATION GUIDELINES .....	13
<b>Chapter 4 - Organizing a Real Deal Event</b> .....	36
PLANNING WITH A HOST AGENCY .....	36
ROOM SET-UP AND SUPPLIES .....	40
SAMPLE PLANNING SHEETS AND MATERIALS .....	42
<b>Chapter 5 - Job Descriptions</b> .....	46
STRUCTURE OF POSITIONS .....	46
COORDINATING THE EVENT .....	46
TRAINING FOR THE EVENT .....	47
GETTING READY FOR THE BIG DAY .....	51
RUNNING THE STATIONS .....	53
ORIENTATION AND PROCESSING STAFF .....	57
<b>Chapter 6- Adaptations</b> .....	59
PLANNING MULTIPLE SESSIONS .....	59
THE REAL DEAL TABLE TOP .....	61
FAITH-BASED ORGANIZATION’S VERSION .....	64
<b>Chapter 7- Evaluation</b> .....	66
PURPOSE .....	66
EVALUATION METHODS .....	66
ADMINISTERING THE PRE/POST TESTS .....	67
CLOSING COMMENTS .....	68

# Chapter 1 – Introduction

## OVERVIEW

**The Real Deal** is a fun and interactive way for teens to experience the thrills and challenges that go along with becoming an adult. The main goal of this two hour event is to provide adolescents with the knowledge and skills necessary to make wise decisions and to avoid high-risk behaviors such as engaging in early sexual activity and experimenting with alcohol, tobacco and other drugs. During this hands-on opportunity, teens get to preview some real-life choices and responsibilities that individuals are faced with throughout their adulthood. This simulation encourages adolescents to practice healthy behaviors in their daily lives, set realistic goals and plan to acquire a higher education. Overall, **The Real Deal** is an energetic activity that offers participants some valuable life lessons and a demonstration of the impact their decisions can have on their health and future aspirations.

This interactive, real-life experience can stand alone as a learning event or can be used to supplement a comprehensive pregnancy and/or substance abuse prevention curriculum.

Adaptations can be made to the program to emphasize specific interests and areas of concern within the community including teen pregnancy prevention, abstinence education, academic achievement, youth development, HIV/STI prevention, job readiness, financial management, developmental assets, spiritual values, post-secondary education, and alcohol/tobacco/other drug prevention. More information on how to adapt **The Real Deal** is provided in Chapter 6.

## GOALS/OBJECTIVES

- Identify and experience the impact that becoming a young parent can have on educational achievement and financial goals.
- Experience adult responsibilities of managing the costs of independent living.
- Acknowledge the benefits of achieving economic self-sufficiency prior to having children.
- Understand the risks and consequences associated with engaging in sexual activity, driving under the influence and experimenting with alcohol, tobacco and other drugs.
- Recognize the importance of education in achieving economic self-sufficiency.
- Identify resources and people within the community who can provide assistance with health, education and financial stability.

The theoretical rationale for **The Real Deal** stems from the Social Learning Theory. During this event participants are encouraged to interact with one another, make observations, ask questions, and experiment with their new lifestyle. This trial and error process provides them with rewards and consequences for their behaviors and lifestyle choices. With the help and guidance of staff, volunteers and peer educators, participants figure out what it takes to stay healthy and become successful in life.

It provides a dynamic learning experience that actively engages the adolescents in dealing with the realities of self-sufficiency, recognizing the impact of living with high-risk behaviors and discovering the benefits of financial security resulting from post-secondary education and money management skills.

## **BENEFITS OF THE REAL DEAL**

**The Real Deal** has proven to help with healthy decision-making by increasing the adolescent's awareness of the:

- advantages of continuing their education
- importance of postponing pregnancy until after their adolescence
- significance of budgeting their money

Pre and post test results show that the participants retain those three important messages for at least six months. (See Appendix S for pre and post test templates and Appendix T for post event survey results.)

## **COMMUNITY INVOLVEMENT**

There is a need for numerous adults to assist with **The Real Deal** event. It is an opportunity for individuals and organizations concerned about youth to contribute their time and resources to make it successful.



## **AUDIENCES**

**The Real Deal** works well with participants ages 12 to 17. It is especially successful with participants in 8<sup>th</sup> and 9<sup>th</sup> grades, as this gives them sufficient time in their academic lives to implement the lessons they learn from the event.

**The Real Deal** is easily adapted for various adolescent audiences. It works well with participants from the same grade, but it also works for a “mixture” of participants ranging from 7<sup>th</sup> through 10<sup>th</sup> grades.

It is also effective when offered to adolescents in combination with their parents resulting in opportunities for family discussions based on the shared experience.

Groups of various sizes can benefit from this event. Classrooms have been used with the Table Top version (see page 83) of **The Real Deal** for 5 to 10 participants.

**The Real Deal** works well in all types of communities if the staff and agencies providing the event are aware of the community's strengths and challenges, and they can provide appropriate modifications. It can meet the needs of low-income and high-income groups, communities with limited resources and those with multiple resources, as well as various ethnic and racial groups. **The Real Deal** can be presented in a school setting, in a community agency, at a faith site and as part of a teen workshop. It can be effective as a stand-alone, one-time event, or in conjunction with an adolescent health education program.

## Chapter 2 - Program Layout

### THE REAL DEAL AT A GLANCE

Participants engage in a lively and purposeful learning experience, moving around in their assigned roles and playing the game of life. They are allocated a career with a monthly salary and are instructed to visit various stations set up throughout the room to pay their bills. By visiting stations such as housing, transportation and clothing, participants learn to manage their money and take responsibility for their actions. Participants also learn about the expenses that go along with teenage pregnancy, the stress of being a single parent, and how education can directly affect a person's career goals. As participants move through the stations, they receive advice on setting educational goals and gain skills to help them avoid high-risk behaviors. Numerous agency staff, school personnel, program employees, community volunteers and peer educators are around to help guide participants through this virtual life experience.

### THE REAL DEAL SECTION BREAKDOWN

This event is organized into four different sections. Facilitators must implement these sections in the following order and should use the facilitator guides provided later in this section.

#### 1) Orientation (15 min.)

Prior to the event, facilitators will meet with participants in a small group setting to introduce the event and prepare participants for their role during the activities. Orienting the participants will provide them with a clear understanding of **The Real Deal** and will help them proceed through the various stations during Rounds 1 and 2.

*Note: The pre-test found in Appendix S can be administered at the Orientation Session, if desired.*



#### 2) Round 1 (30-45 min.)

To begin the activity, participants enter the room and receive a “wallet” that includes:

- their occupation
- a pay stub
- budget/station flow sheet
- a month's salary in play money; and
- their marital and parental status



The wallet provides participants with a description of their life as a 25 year old single parent with a low paying job they might have because they did not pursue education or training following high school graduation. Each participant must take responsibility for their monthly expenses by using their income to pay bills at the different stations around the room. In addition to daily living expenses, they will have to consider the various expenses that go along with having a child (for example: childcare, child support and baby supplies). At the child support station, each participant will draw a slip to

determine whether or not they have custody of their child, and whether they will receive child support or pay child support.

*Note: Occupations can be created to fit the local economy and local trainings available.*

Participants must visit each station to pay for necessary goods and services. Staff members and peer educators will be at each station to collect the participant's money and record each payment on their station flow sheet. If participants revisit a station because they need to reduce their expenses and make more economical choices, they receive a refund. Staff should encourage the participants to visit all the stations and pay for as many necessities as they can afford during Round 1. In this round, as they attempt to cover their monthly expenses, participants begin to run out

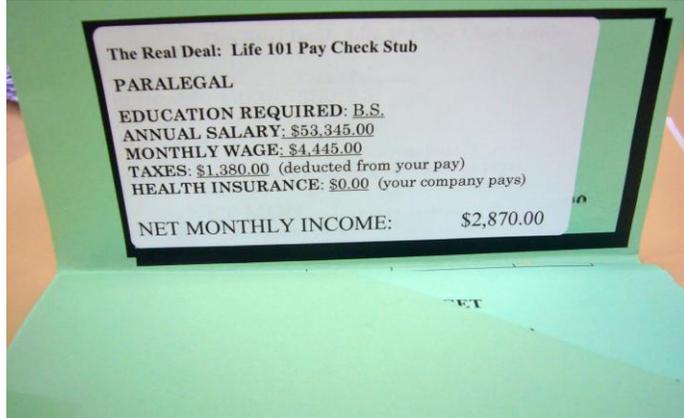


of money and cannot afford to support their families. At this time, they are referred to a Financial Advisor who will make suggestions for lowering expenses. (For example, a student who has purchased an expensive car, but can't pay for housing or childcare, will be advised to buy a less expensive car or even a bus pass.) However, even with lowered expenses, participants soon realize their salaries are not adequate enough to meet the basic costs of living. The Financial Advisor will again give participants suggestions for lowering their expenses. If the participant has spent all of his/her money and still lacks the necessities, the Financial Advisor will give him/her a "I'm in Debt" sticker and will then direct the participant to the College/Vocational Table to learn the benefits of having a higher education. *Note: Half way through the event all participants should be given a wallet to start Round 2, even if they have not received the "I'm in Debt" sticker.*

### 3) Round 2 (30-45 min.)

Round 2 starts once the Financial Advisor gives a participant the “I’m in Debt” sticker and sends him/her to the College/Vocational station to obtain a new life with a college degree or vocational training and a higher paying job. Within about 30-45 minutes, all participants should visit the College/Vocational Table to begin Round 2. At the beginning of this round each participant should turn in their old wallet and receive a new one that comes with a new identity. Their new identity offers a preview of what life would be like as a 25 year old with the salary they could receive

if they completed college or vocational training. This round gives them another opportunity to proceed through the stations without a child and with a higher paying profession. At this time, participants repeat the activity with the opportunity for a more positive outcome. The energy in the room changes when participants become enthusiastic



as they begin to succeed. They are able to afford a better standard of living, which may include nicer housing, a more reliable vehicle, a computer, better clothing and a vacation. When ten minutes remain in the round, the Program Director should make an announcement reminding participants that there are ten minutes left in this session and they must go to the Financial Advisor at this time to discuss their savings and hand in their surplus money. The Round 2 visit to the Financial Advisor leaves participants feeling proud of their ability to budget and save money, and it emphasizes the importance of staying in school and waiting to have children. *Note: Participants do not need to go to the Childcare, Baby Supplies or Child Support Stations during Round 2 because they do not have children yet.*

### 4) Processing (20-30 min.)

Once the participants have completed both rounds, they break into small facilitated groups to process the experience. Processing should be done in separate rooms such as classrooms. Groups should not exceed 25 participants because smaller groups allow for a more in-depth discussion. These sessions give participants an opportunity to internalize the intended lessons. Participants learn from each other as they share their own experiences and verbalize them to others.

*Note: It helps to have an agency/school staff person in the room to monitor students and/or participate in the discussion.*

## **HELPFUL GUIDES**

Facilitators should use the following guides to aid participants through the four sections of **The Real Deal** event.

### **1) Orientation Session**

The small-group orientation session for participants can happen immediately before the event or anytime in the preceding few days. Facilitators meet with the small groups (often in classrooms during the school day) to prepare participants for the event. The following is a guide for facilitators to use when conducting these orientation sessions. The orientation session is an ideal time to administer the pre-test.

#### **The Real Deal Facilitator's Guide to Participant Orientation**

**Purpose:** The orientation session provides participants with a clear understanding of what to expect from **The Real Deal** event and how to appropriately participate in the activities.

**Method:** Facilitators should cover the following points during the orientation:

- **The Real Deal** is a game of life. You will have a chance to pretend that you are 25 years old. You will receive a “wallet” that randomly assigns you an occupation and tells you whether or not you have a child. In the wallet (*show sample packet and contents*), there will also be play money equal to a month’s take home pay and a station flow sheet with a list of stations you must visit. As in real life, most low paying jobs do not include health insurance, so you will see that health insurance is taken out of those paychecks.
- The gym will be set up with different stations that represent the typical expenses an adult has to pay each month. You must visit each station to pay for life necessities such as groceries, transportation, housing etc. Make sure to go to each station in order to get the most out of **The Real Deal**.
- Staff will be at each station to encourage you to move through the activity. There is no time to stand around talking to friends. If you see a station with a long line, then go to a different station or a Community Resource Station.
- During Round 1 all of you will have a child and you **must** go to the Child Support Station. At this station you will find out whether or not you will pay or receive child support, and whether or not you have custody. **Everyone** must go to the Childcare and Baby Supplies stations.
- Some of you will be designated as smokers. If you have a smoking sticker on your station flow sheet, you **must** go to the Tobacco Community Station and pay \$150 to cover the cost of one month of cigarettes.
- Some of you will receive a DUI (driving under the influence) sticker during the activity. If you receive that sticker, you must go to the ATOD Community Station to pay a fine and receive information on the dangers of driving under the influence.
- You may also receive an STI (sexually transmitted infection) sticker, which means you must report to the STI/HIV Station for information on sexual health.
- If you do not have enough money to pay your bills, you can either revisit stations to reduce your payments or visit the Financial Advisor. No one can lend money or borrow money from other players.
- There will be Community Resource Stations with representatives from various community agencies set up around the room. In real life, many adults use community resources to help meet their needs. If you visit these resource stations or the ATOD and STI/HIV stations, you will receive an extra \$10 of play money.

## 2) Rounds 1 and 2

As students progress through the stations, Facilitators can use this guide to point out the valuable life lessons being promoted in Rounds 1 and 2.

### **The Real Deal Valuable Life Lessons**

**Purpose:** These messages are intended to encourage participants to make healthy decisions, set goals for their future and avoid several high risk behaviors.

**Method:** Facilitators should look for opportunities to reinforce the following messages:

- Start preparing now for a higher education by getting good grades as early as middle school and by maintaining a high grade point average throughout high school.
- Pursue your own personal interests and talents in order to reach your goals. (Use questions and encouraging statements such as, “What are your interests?”; “What are your dreams and goals for the future?”; “You have talents and skills that need to be developed. Believe in yourself!”)
- Stay abstinent from any risky behaviors so you can achieve your academic goals, career goals, and your personal and family goals.
- Imagine how tough it would be to provide for a baby while still in high school.
- Complete a college or a vocational training program to provide yourself with more career options, a higher paying job and the ability to afford a better standard of living. Having a baby at a young age makes it more difficult to achieve these goals.
- Find role models who support your goals and show you ways to succeed.

## 3) Processing Session

Immediately after completing **The Real Deal** event, participants are divided into smaller groups for the processing session. Facilitators should use the questions from the guide on the following two pages to lead this discussion.

**The Real Deal**  
**Facilitator's Guide to the Processing Session**

**Purpose:** To reinforce the main messages of The Real Deal by allowing participants to verbalize their experience and internalize the important life lessons. Facilitators should let participants state these lessons on their own.

**Method:** Facilitators should lead a 20-30 minute discussion using the following questions starting with the general question: (*Note: If there is an evaluation component, the post survey should be administered AFTER the discussion.*)

**Introductory Question: What was Round 1 like for you?**

**A. Describe any experiences and challenges you faced during Round 1.**

- 1) Was it hard to pay your bills and provide for a child on a limited income?
- 2) How many of you could afford a house? A car?
- 3) Did anyone have to return their car in order to afford child expenses?
- 4) Were you surprised by the cost of baby supplies and childcare?
- 5) Was child support enough to cover your expenses?
- 6) Were you frustrated as a parent?
- 7) If you were a parent now, during high school, would you be able to afford what you need to take care of yourself and a child?
- 8) The first time through, were you able to afford things like nice clothes, going out for dinner, a cell phone or computer hook up?
- 9) Did you ever feel discouraged when you couldn't afford what you wanted?
- 10) How many of you ran out of money?

**B. Share your thoughts and feelings about receiving a sticker for an STI, DUI or for being a smoker. Discuss the social, emotional, and financial costs of smoking, using drugs/alcohol, and having sex at a young age.**

- 1) For those of you who got a DUI, what happened when you went to that resource station?
- 2) Were any of you smokers? Were you surprised at how much it costs? What else did you learn at the Tobacco Resource Station?
- 3) How many of you visited the STI/HIV Resource Station? What did you learn from this station?

**C. Explain the impact of the College/Vocational Station.**

- 1) What were the messages you got at this station?
- 2) When should students start to prepare for college?
- 3) What is the value in a college/vocational degree?
- 4) Is college available to everyone?

**D. Tell us what it was like when you went through as a professional without a child.**

- 1) How did it feel when you received your new life?
- 2) How did this experience differ from the previous round?
- 3) What were you able to afford this time that you couldn't afford the first time?
- 4) Were you able to get to all of the stations?
- 5) What entertainment, car, and housing did you choose?
- 6) Were you able to save any money?
- 7) What made the biggest difference in Round 2, a better salary or not having a child?
- 8) Why did we have you go through **The Real Deal** twice?

**E. Think about how these payments and other responsibilities affect people in real life.**

- 1) Before going through **The Real Deal**, did you realize how much the adults in your family spend on life expenses?
- 2) Did this activity make you more understanding of the challenges they face?

**F. Share your favorite part about The Real Deal.**

**G. Explain the important lessons you learned.**

- \* Keep your grades up in order to stay on track and reach future goals.
- \* Complete college or vocational training.
- \* Practice abstinence (100% effective way to prevent pregnancy and STD's).
- \* Avoid other high-risk behaviors such as using tobacco, alcohol and other drugs.
- \* Reach your financial and life goals before planning to have children.

*Note: If there is an evaluation component, the post survey should be administered AFTER the discussion.*

## Chapter 3 - Stations

### CATEGORIES

The **Real Deal** stations can be broken down into the following three categories:

#### 1) Core Stations

Core stations are set up by the people staffing the event and by any extra volunteers. These are the main stations which must be visited in order to purchase life's necessities and to complete the station budget sheet. In an event with 75-200 participants, there should be about two staff members at each station. The following section, titled *Station Guidelines*, provides a recommended number of tables, chairs and facilitators for each Core Station.

Core Stations	
Child Support	Communication
Baby Supplies	Furnishings
Child Care	Entertainment/Recreation
Clothing	Life's Surprises (Duck of Chance)
Housing	Financial Guidance
Transportation	College/Vocational
Groceries/Personal Care	

*Note: Child Support, Baby Supplies, and Child Care will only be visited during Round 1.*

#### 2) Community Health Stations

Employees from local health departments, social service agencies, hospitals, and clinics can also set up stations at **The Real Deal**. Representatives at these stations will share information about common health problems caused by unhealthy lifestyle choices.

Health Stations: Possible Health Categories
Alcohol and Other Drug Use Prevention
Tobacco Prevention
Unplanned Pregnancy Prevention
STI/HIV Prevention

#### 3) Community Resource Stations

Representatives from several community agencies and businesses are invited to provide Community Resource Stations. These representatives can provide information on topics such as applying for jobs, being careful with credit cards, learning how to save for the future, learning the importance of developing a good credit status, and recognizing the importance of completing education to gain future success. Community Resource Stations give participants the opportunity to become familiar with many community members who are interested in helping them work toward their goals. Any agency, organization, or business can be invited to set up a Community Resource Station. Their participation gives community members, who rarely see "teens in action," a chance to interact with youth and demonstrate support for their success. Some examples of these stations are:

Community Resource Stations:	
Police Department	Banking/Investing
Library	Crime Prevention/Community Safety
Car Dealers	Faith Organization
Real Estate Agent	Potential Employment Agencies
Social Services Agency	Colleges
Insurance Business	Park District
States Attorney/Legal Services	Emergency Response Organization
Local Government Organizations	Trade Organization
Job Training Organizations	Charitable Contributions or Non-Profit Agency

### **STATION GUIDELINES**

The following pages contain detailed instructions for each of the stations. When setting up for The Real Deal, these guidelines should be laminated and placed at the appropriate station to help facilitators, peer educators, and other volunteers manage the different stations. It is important for the people working the stations to thoroughly read through these handouts. The guidelines are color coordinated according to the type of station:

- (Orange) Core Stations
- (Green) Community Health Stations
- (Yellow) Community Resource Stations

## 1) Core Stations:

Core Station 1	Child Support
# of Facilitators	One station w/ four staff or two stations w/ two staff each (one for boys, one for girls).
Facilitator's Role	<p>1) Set up the station (only for Round 1).</p> <p><u>Hint:</u> Since the Child Support Station is very busy at the beginning of the first round, double up on the staff for the first 15 minutes. The Financial Advisors and staff from the College/Vocational and Entertainment Stations are logical choices for helpers.</p> <p>2) Direct all participants to visit the station in order to pick up a child support slip.</p> <p>3) Using the teaching points, educate participants on the realities of child support.</p> <p>4) Direct girls <u>and</u> boys to the Child Care and Baby Supplies Stations.</p> <p>5) Collect money or distribute money depending on child support slip and initial participants' budget sheet.</p>
Teaching Points	<ul style="list-style-type: none"> <li>✓ These payments are often not enough to cover all of the costs of raising a child.</li> <li>✓ Custodial parents should complete their education and find a good paying job so they won't have to depend on child support. Many non-custodial parents do not, in real life, pay child support even though they are court ordered to do so.</li> <li>✓ The order to pay child support follows a parent even if they move out of state.</li> <li>✓ There are legal consequences for people who don't pay child support, such as jail time or a fine.</li> </ul>
Rules	<p>Every participant who is a single parent <b>must</b> go to the Child Support Station where they will draw a slip determining whether or not they will receive or pay child support and the payment amount. Sample child support scenarios:</p> <ul style="list-style-type: none"> <li>☹ Baby's father left town with his new girlfriend so you can't collect child support.</li> <li>☹ The baby's father has a low paying job so he can only pay \$50.00 per month in child support.</li> <li>☺ Here is your child support payment of \$200.00 per month.</li> <li>☹ You pay \$200 child support.</li> </ul> <p>All boys must go to Childcare and Baby Supplies Station immediately after paying child support. They will receive information about the costs of caring for a baby, but they <b>do not</b> pay any money at these stations. It's important to help the boys see how the \$200 they've paid for child support will not go very far toward paying for the baby's expenses.</p> <p>If a boy doesn't have enough money to pay for child support he should be sent to the Financial Advisor or he could be advised to go back and get a less expensive car or housing. If he can't go back to another station to lower his expenses, take away his remaining money and advise him that in real life his wages would be garnished.</p> <p>If a boy picks a slip that makes him a custodial parent he needs to pay for baby supplies and childcare.</p>
Costs	Participants pay designated child support amount or receive designated amount ranging from \$0.00 to \$200.00 per month.
Supplies	✓ Real Deal Station Guidelines

	<ul style="list-style-type: none"> <li>✓ Two empty containers for a co-ed audience, one labeled “male”, one labeled “female”, to choose their child support slips from</li> <li>✓ Child support slips glued to poker chips to make them last longer</li> <li>✓ Money / Calculators</li> </ul>
<b>Replication Considerations</b>	<p>Consider the following facts when preparing child support slips. Use local legal service agencies to determine statistics for your area. For example in Illinois:</p> <ul style="list-style-type: none"> <li>• 90% of mothers are custodial parents; only 10% of fathers are custodial.</li> <li>• 40% of men in Illinois <i>do not</i> make their child support payments.</li> <li>• The Illinois law states that 20% of net income is due monthly from non-custodial parent for one child. Twenty-eight percent (28%) is due for two children.</li> </ul>

Core Station 2	Baby Supplies		
<b># of Facilitators</b>	One station with two staff members.		
<b>Facilitator’s Role</b>	<p>1) Set up the station (only for Round 1).</p> <p><u>Hint:</u> Adults who are knowledgeable about raising or caring for babies (parents and/or professionals) have valuable experience that makes them most effective facilitating this station.</p> <p>2) Make sure that all custodial parents purchase a baby supplies package.</p> <p>3) Using the teaching points, educate all parents about what babies need.</p> <p>4) Highlight the high cost of providing for a baby’s basic needs.</p> <p>5) Collect money if necessary and initial EACH participant’s budget sheet.</p>		
<b>Teaching Points</b>	<ul style="list-style-type: none"> <li>✓ There are many day-to-day necessities babies require.</li> <li>✓ Raising a baby costs a lot of money.</li> <li>✓ It is usually difficult for teenage parents to afford basic supplies for their babies.</li> <li>✓ Being a young parent is very stressful.</li> </ul>		
<b>Rules</b>	<p>All parents must visit the Baby Supplies and Child Care Stations during Round 1. In Round 2 participants do not have children and therefore do not need to visit these stations.</p> <p>Even though the majority of boys will be non-custodial parents, they <b>must</b> visit these stations to learn about the high cost of caring for a baby. They don’t pay any money at these stations as they already paid child support, but they <b>must</b> have their flow sheet initialed.</p>		
<b>Costs</b>	<u>Items</u>	<u>Economy</u>	<u>Deluxe</u>
	Diapers	\$60	\$70
	Formula/Groceries	\$100	\$150
	Baby Wipes	\$10	\$20
	Clothing (Wal-Mart vs. Baby Gap)	\$50	\$100
	<b>Totals</b>	<b>\$220</b>	<b>\$340</b>
<b>Supplies</b>	<ul style="list-style-type: none"> <li>✓ Real Deal Station Guidelines</li> <li>✓ Baby supplies poster</li> </ul>		

	<ul style="list-style-type: none"> <li>✓ Money</li> <li>✓ Calculator</li> </ul>
<b>Replication Considerations</b>	<ul style="list-style-type: none"> <li>✓ Check local stores for current costs</li> <li>✓ Use names of local baby stores/brands</li> </ul>

Core Station 3	Childcare Station
<b># of Facilitators</b>	One station with two staff members.
<b>Facilitator's Role</b>	<ol style="list-style-type: none"> <li>1) Set up the station (only for Round 1).</li> <li>2) Using the teaching points build awareness of various issues parents must consider in selecting a childcare option.</li> <li>3) Assist “parents” in choosing a childcare option within their budget.</li> <li>4) Collect money if necessary and initial participant’s budget sheet.</li> </ol>
<b>Teaching Points</b>	<ul style="list-style-type: none"> <li>✓ It is difficult for parents to decide on the best childcare option (what is affordable vs. what is the best for your child). Every parent wants to give their child the best child-care but parents may not be able to afford it.</li> <li>✓ Parents have to determine if the childcare being provided is safe and of good quality by researching and investigating the childcare options and facilities. This requires time and commitment, which is difficult to give if you are a single parent working long hours while trying to care for a child.</li> <li>✓ Many childcare centers have long waiting lists. It is often very difficult to find child-care for infants.</li> <li>✓ The ability of family members to provide childcare often abruptly changes because they move, get a new job or decide they do not want to provide childcare any longer. The parent may have to miss work or school until they find childcare, which may cause them to lose their jobs or school credits.</li> </ul>
<b>Rules</b>	<p>Participants must make adequate childcare plans based on their income.</p> <p><b>Only the custodial parent pays for childcare.</b> Even though the majority of boys will be non-custodial parents, they <b>MUST</b> visit these stations to learn about the high cost of caring for a baby. They don’t pay any money at these stations since they have already paid child support, but they <b>MUST</b> have their budget sheet initialed.</p> <p>If a single parent really can’t afford childcare, they can pay \$200 a month for a family member to care for their child. If they choose family care, be sure to ask them questions about these arrangements such as, “Will your mother really want to provide childcare?”; “Does your cousin have experience, patience and training?” or “How will you get your child to your family member’s house each day?”</p>
<b>Costs</b>	<p>Day Care Center:   \$800.00/month (Typical Range \$800-\$1200)</p> <p>Home Day Care:    \$550.00/month (Typical Range \$500-\$800)</p> <p>Family Care:        \$200.00/month (Typical Range \$0.00-?)</p>
<b>Supplies</b>	<ul style="list-style-type: none"> <li>✓ Real Deal Station Guidelines</li> <li>✓ Childcare poster</li> </ul>

	<ul style="list-style-type: none"> <li>✓ Money</li> <li>✓ Calculators</li> </ul>
<b>Replication Considerations</b>	Adults who are knowledgeable about raising or caring for babies such as parents and/or professionals have valuable experience that makes them most effective at facilitating this station. Call local resources to determine the average costs of daycare.

Core Station 4	Clothing Station		
<b># of Facilitators</b>	One station with two staff members.		
<b>Facilitator's Role</b>	<ol style="list-style-type: none"> <li>1) Set up the station</li> <li>2) Assist participants in choosing a clothing option within their budget.</li> <li>3) Using the teaching points, encourage participants to consider both their work and social clothing needs.</li> <li>4) Calculate clothing costs based on net monthly income.</li> <li>5) Collect money and initial participant's budget sheet.</li> </ol>		
<b>Teaching Points</b>	<ul style="list-style-type: none"> <li>✓ Styles change every year so if they want to stay up-to-date, they may have to buy new items each year.</li> <li>✓ Being able to afford clothes for work and leisure requires adults to budget their money.</li> <li>✓ Post-secondary education (college/vocational training) will increase a person's chances of finding a better paying job so they can afford to purchase clothing they prefer.</li> </ul>		
<b>Rules</b>	<p>Participants must choose between High (15% of the net monthly income), Mid (10% of the net monthly income) or Low (6% of the net monthly income) quality clothing.</p> <p><b>To determine clothing costs use the following equation:</b></p> <p>Monthly salary multiplied by .15, .10 or .06. Round the total to the nearest dollar.</p> <p>Example: A participant's monthly income is \$1252:</p> <p>(High) <math>1252 \times .15 = \\$187.80</math> round to \$188.00</p> <p>(Mid) <math>1252 \times .10 = \\$125.20</math> round to \$125.00</p> <p>(Low) <math>1252 \times .06 = \\$75.12</math> round to \$75.00</p>		
<b>Costs</b>	<u>HIGH (15% of Income)</u> Macy's Abercrombie and Fitch Carsons Footlocker Finish Line	<u>MID (10% of Income)</u> Gap Old Navy Kohls Sears J.C. Penney	<u>LOW (6% of Income)</u> Target Walmart Kmart Value City T.J. Maxx
<b>Supplies</b>	<ul style="list-style-type: none"> <li>✓ Real Deal Station Guidelines</li> <li>✓ Clothing Poster</li> <li>✓ Money</li> <li>✓ Calculator</li> </ul>		

<b>Replication Considerations</b>	<ul style="list-style-type: none"> <li>✓ Check local stores for current costs.</li> <li>✓ Use names of local stores.</li> </ul>
<b>Core Station 5</b>	<b>Housing Station</b>
<b># of Facilitators</b>	Two stations with four staff members (2 for renting apartments and an optional 2 community realtors for selling houses).
<b>Facilitator's Role</b>	<ol style="list-style-type: none"> <li>1) Set up the station</li> <li>2) Explain the various housing options and help participants choose an option.</li> <li>3) In Round 1, know and explain the housing rules for parents. If they can't afford housing, encourage them to visit the other stations and pay for as many necessities as they can afford. Make sure they know to visit the other stations related to having a child.</li> <li>4) In Round 2, point out to participants their newfound options as a result of their higher income and single status.</li> <li>5) Collect money and initial participant's budget sheet.</li> </ol>
<b>Teaching Points</b>	<ul style="list-style-type: none"> <li>✓ Housing is very expensive. It is extremely difficult to afford a nice place to live if you are a single parent and have a low paying job.</li> <li>✓ At this age (25), living independently can be fun. With a good paying job, you have the opportunity to live in and decorate your own place. You can make your place exactly the way you want it to be.</li> </ul>
<b>Rules</b>	<p>Everyone must choose housing. <i>Note: Participants may not choose to live at home for free and they are not able to say they will live in "Section 8 Housing Choice Vouchers" (government subsidized housing) because, in reality, there are waiting lists that may be closed or take years before the applicant moves up the list.</i></p> <p>Participants who are single (with or without children) may room together and split the cost of housing, furnishing and communication. In this case, <b>roommates must go to the stations together</b>. They must pay an equal share of the housing costs even if there is a difference in their income.</p> <p>Housing choice must provide one bedroom per roommate. A single person with a child <b>may</b> share housing, but has to comply with the formula below:</p> <ul style="list-style-type: none"> <li>• Single parent + child = minimum of 1 bedroom</li> <li>• 2 single parents + 2 children = minimum of 2 bedrooms</li> </ul>
<b>Costs</b>	See Housing Poster for options & costs
<b>Supplies</b>	<ul style="list-style-type: none"> <li>✓ Real Deal Station Guidelines</li> <li>✓ Housing Posters</li> <li>✓ Calculator</li> <li>✓ Money</li> </ul>
<b>Replication Considerations</b>	Check with local realtors for current costs as well as typical amenities for the different levels of housing. If a realtor is available, they can pre-qualify participants to "buy" a house in Round 2 (see page 46).

Core Station 6	Transportation/Insurance
# of Facilitators	Two stations with four staff members (2 selling insurance and 2 selling cars).
Facilitator's Role	<ol style="list-style-type: none"> <li>1) Set up the station</li> <li>2) Use the teaching points when informing participants of the various transportation options.</li> <li>3) Make sure each driver purchases auto insurance.</li> <li>4) Collect money and initial participant's budget sheet.</li> </ol>
Teaching Points	<ul style="list-style-type: none"> <li>✓ Their mode of transportation will have to match their income. Many participants will initially choose their dream car, which is often expensive. Let them make this choice. If they have a low paying job, they will eventually return having learned that they cannot afford their monthly payment <i>Note: Allow participants to make their own decisions, even if it is too expensive.</i></li> <li>✓ For single parents, a car is a necessity. They need to drive their child to childcare, shop for food and clothing and go to the doctor. If their child becomes ill, they may have to drive their child to the hospital.</li> <li>✓ If they have to depend on someone else or the bus, they may be late or might not be able to get where they are going.</li> <li>✓ The total transportation payment includes the loan payment for a specific car, the upkeep costs (oil change, minor repairs, tune-ups) for that car and the monthly cost of gas. The monthly insurance costs are based on gender, at age 25, assuming no tickets and no accidents.</li> <li>✓ If you are single with a good paying job, having a nice car can be a reality.</li> <li>✓ By law, you must have car insurance if you own a vehicle. You risk receiving a ticket from the police if you do not have car insurance.</li> <li>✓ Insurance rates may go up if you have received tickets, have been in car accidents, live in an urban area, and if you are male.</li> <li>✓ Participants may qualify for a "good student" discount on insurance rates if they have a high grade point average.</li> <li>✓ Car insurance is costly. People who own cars have to find a way to fit the cost of insurance into their monthly budget.</li> <li>✓ Insurance rates go down as you get older and when you get married.</li> </ul>
Rules	<p>Participants may not share transportation with their roommate.</p> <p>Participants must be able to afford the insurance associated with a car before they can buy that car.</p> <p>A participant may revisit the table and choose a less expensive car. If a participant revisits the Transportation Station to choose a less expensive car, make sure their insurance is adjusted for that type of car.</p> <p>If a participant cannot afford a car, they can buy a bus pass for \$35.</p>
Costs	See Transportation/Insurance Poster for rates.
Supplies	✓ Real Deal Station Guidelines

	<ul style="list-style-type: none"> <li>✓ Transportation/Insurance Posters</li> <li>✓ Calculator</li> <li>✓ Money</li> </ul>
<b>Replication Considerations</b>	<p>Check websites for transportation costs and/or check with local auto dealers for current prices of new and used cars.</p> <p>Check with regional auto insurance companies for current rates.</p> <p>If there is an insurance agent who will be setting up a community station for the event, they can provide education and collect insurance payments.</p>

Core Station 7	Groceries and Personal Care		
<b># of Facilitators</b>	One station with two staff members.		
<b>Facilitator's Role</b>	<ol style="list-style-type: none"> <li>1) Set up the station.</li> <li>2) Inform participants about what each grocery/personal care plan includes.</li> <li>3) Help participants understand that while they may prefer a certain plan, they must choose the one that fits their budget.</li> <li>4) Collect money and initial participant's budget sheet.</li> </ol>		
<b>Teaching Points</b>	<ul style="list-style-type: none"> <li>✓ Monthly food and personal care costs can be very high.</li> <li>✓ Budgeting for necessities is difficult if you don't make enough money.</li> <li>✓ Everyone wants to splurge on expensive food and quality personal care items once in awhile. You need a good paying job so you can afford these items.</li> </ul>		
<b>Rules</b>	<p>Participants choose from one of the plans: Thrifty, Moderate or Luxury.</p> <p>Each participant must buy one of the plans. This is food/personal care for one person. <b>No sharing of costs!</b></p> <p>If a participant has a child, s/he will pay for food for her/his child at the Baby Supplies Station.</p> <p>The cost of groceries <b>does not</b> include going out for dinner.</p>		
<b>Costs</b>	<b>Thrifty Plan</b>	<b>\$90.00</b>	Generic food and personal care items, bargain haircut or friend cuts hair, shop at cheaper grocery stores.
	<b>Moderate Plan</b>	<b>\$180.00</b>	Basic necessities, watch for sales, moderate price haircut.
	<b>Luxury Plan</b>	<b>\$260.00</b>	Brand name groceries and personal care items, manicure, shave, shoe shine, salon hair cut and/or permanent or hair color.
<b>Supplies</b>	<ul style="list-style-type: none"> <li>✓ Real Deal Station Guidelines</li> <li>✓ Groceries and Personal Care Poster</li> <li>✓ Money</li> <li>✓ Calculator</li> </ul>		
<b>Replication Considerations</b>	Check local stores for current costs.		

Core Station 8	Communication	
<b># of Facilitators</b>	One station with one staff member.	
<b>Facilitator's Role</b>	1) Set up the station. 2) Use teaching points to help participants choose a communication option. 3) Collect money and initial participant's budget sheet.	
<b>Teaching Points</b>	<ul style="list-style-type: none"> <li>✓ A phone is a necessity, especially for a parent. If there is an emergency, a parent needs the phone to call for help. In addition, if your job or the childcare provider needs to reach you right away, you must have a phone.</li> <li>✓ Cell phones can be very costly. It is easy to run up a huge bill that is difficult to pay off each month.</li> <li>✓ Digital cable and internet service are luxuries, but many people want to have access to the internet so they can email and search for information.</li> <li>✓ Having a computer at home will help children learn important skills they need for school.</li> </ul>	
<b>Rules</b>	Participants must choose either the basic communications package (home phone or cell phone) or the deluxe communication package.	
<b>Costs</b>	Basic Communication package	Home phone for \$80 or cell phone for \$60
	Deluxe Communication package	Home phone, cell phone, digital cable and internet all for \$200
	NOTE: Roommates can split the costs of a home phone in the basic communication package or pay \$120 to split the deluxe plan. The increased cost for the split includes a cell phone for each roommate at \$40/month.  2 way split= \$120/each 3 way split= \$80/each	
<b>Supplies</b>	<ul style="list-style-type: none"> <li>✓ Real Deal Station Guidelines</li> <li>✓ Communication posters</li> <li>✓ Money</li> <li>✓ Calculator</li> </ul>	
<b>Replication Considerations</b>	Check local stores for current costs.	

Core Station #9	Furnishings
<b># of Facilitators</b>	One station with two staff members.
<b>Facilitator's Role</b>	1) Set up the station. 2) Help participants select a furniture package. 3) Point out to participants that having a higher paying job gives them more options. 4) Collect money and initial participant's budget sheet.
<b>Teaching Points</b>	<ul style="list-style-type: none"> <li>✓ It can be really fun to furnish a first apartment/house. As independent adults, they have the opportunity to choose the style of furniture they prefer.</li> <li>✓ They can dream about what their apartment/house should look like and work towards that goal by budgeting their money wisely.</li> </ul>
<b>Rules</b>	Participants choose Thrifty, Moderate or Luxury furnishings. If a participant has a roommate, they must visit the station together to split the cost. Explain that the cost is more than half because each roommate needs a bed.
<b>Costs</b>	See Furnishings Poster
<b>Supplies</b>	<ul style="list-style-type: none"> <li>✓ Real Deal Station Guidelines</li> <li>✓ Furnishings posters</li> <li>✓ Money</li> <li>✓ Calculator</li> </ul>
<b>Replication Considerations</b>	Check local stores for current costs.

<b>Core Station 10</b>		<b>Entertainment/Recreation</b>	
<b># of Facilitators</b>	One station with one staff member.		
<b>Facilitator's Role</b>	1) Set up the station. 2) Ask participants to think about what they would enjoy doing in their leisure time. 3) Show them the available options and encourage them to buy something. 4) Collect money and initial participant's budget sheet.		
<b>Teaching Points</b>	Inform participants that it takes a well paying job to afford leisure and entertainment: ✓ They can take a dream vacation or plan fun activities. Encourage participants to talk about what they would enjoy doing with leisure time. ✓ Extra money will allow them to travel or go out with friends. ✓ It's important to find ways to have fun and relieve stress in order to maintain good health. ✓ Makes it easier to afford vacations, shopping, dining out, movies, concerts, etc. so it is important to stay on track for post-secondary education.		
<b>Rules</b>	Encourage participants to choose at least one activity.		
<b>Costs</b>	<b>Activity</b>	<b>Cost</b>	
	Bowling - 2 games	\$10 per person (including shoes)	
	Movie Rentals	\$4 (not including snacks)	
	Movie Theater	Gurnee Mills \$9 or Dunes \$4	
	Health Club Membership	\$45 per month	
	Baseball game	Bleacher seats \$40 per person, Box seats \$50 per person	
	Mini-golf	\$7 per person	
	Week vacation in Cancun	\$1800 (pay monthly installment of \$150)	
	Dinner at nice restaurant	\$90 per couple	
	Great America	\$55 per person (not including meals or games)	
	Day in Chicago	\$80 per person (includes meals, train ticket, and museum)	
	Concert	\$70 per person	
	Play or Musical	\$60 per person	
	DVD player	\$80	
	Purchase a CD	\$15	
Purchase a DVD	\$20		
<b>Supplies</b>	✓ Real Deal Station Guidelines ✓ Entertainment posters ✓ Calculator ✓ Money		
<b>Replication Considerations</b>	The cost of entertainment is subject to change and may vary in each community. When ready to update the activities and costs list, contact local businesses for current information.		

Core Station 11	Life's Surprises/Duck of Chance
<b># of Facilitators</b>	One station with two staff members.
<b>Facilitator's Role</b>	<ol style="list-style-type: none"> <li>1) Set up the station.</li> <li>2) Direct students to pick a duck.</li> <li>3) Read the information corresponding to the number on the duck.</li> <li>4) Collect or give money and initial participant's flow sheets.</li> </ol>
<b>Teaching Points</b>	<ul style="list-style-type: none"> <li>✓ Life is unpredictable. It is important to have extra money in case of an emergency.</li> <li>✓ In order to save money every month, you need a good job that pays well, and you need to budget your money wisely.</li> </ul>
<b>Rules</b>	<p>Set up an inflatable pool (with or without water) filled with plastic ducks. Ducks should be upright with numbers on their bottom. An alternative is to have participants pick numbers from a hat.</p> <p>Participants pick a duck and read the number on the bottom of the duck. Make sure all participants are in a single file line away from the table so they can't see which duck/number the person in front of them chooses.</p> <p>Each duck has a number (written on the bottom with permanent marker) which corresponds with a life challenge or surprise listed on the next page and the poster found in the appendix. This could require the participant to pay money or to collect money.</p> <p><i>Note: Each participant can only visit this station once in each round.</i></p>
<b>Supplies</b>	<ul style="list-style-type: none"> <li>✓ Real Deal Station Guidelines</li> <li>✓ Plastic ducks (numbered on the bottom)</li> <li>✓ Small, plastic inflatable swimming pool (with or without water)</li> <li>✓ Poster with life's surprises listed along with corresponding numbers</li> <li>✓ Money</li> </ul>
<b>Cost</b>	See Poster for Costs
<b>Replication Considerations</b>	<p>Plastic ducks can be purchased at Oriental Trading Company, Inc. or Century Novelty.</p> <p>An alternative to using ducks is to print numbers on individual slips of paper. The slips can be folded or laminated and put in a container such as a fish bowl, gift bag or hat.</p>

## “Duck of Chance”

#	Challenges or Life Surprises	Penalty or Reward
1	You lost your cell phone.	Pay \$100 for a new one
2	You received a tax refund.	Collect \$200
3	Congratulations! You receive a raise.	Collect \$75 for this month
4	You twist your ankle. You must pay a deductible for the visit to the doctor.	Pay \$100
5	You borrowed your friend's iPod and it was stolen.	Pay \$200 to help replace it
6	Your car stalled on the interstate.	Pay \$50 for a tow
7	You go out to dinner to celebrate a special occasion.	Pay \$60
8	You have a bad cough. Go to the doctor.	Pay \$25 for visit, \$25 for meds
9	Happy birthday from your mom.	Collect \$100
10	You require extensive dental work.	Pay \$200
11	Congratulations! You receive an award for helping people in your community.	Collect \$100
12	Your health insurance premium was raised.	Pay \$30
13	Happy Holidays!	Pay \$200 for family presents
14	Your friend got married.	Pay \$30 for a gift
15	Congratulations! You won first prize in a writing contest.	Collect \$100
16	You have to buy a new battery for your car.	Pay \$75
17	Happy Holidays!	Collect \$100 as a gift
18	Your car got a flat that cannot be repaired.	Pay \$60 for a new tire
19	You got asked to a formal party.	Pay \$50 to get your hair done
20	You were in an auto accident.	Pay \$200 deductible
21	It's your mom's birthday.	Pay \$60 for a present
22	Congratulations! You received a bonus at work.	Collect \$100
23	You get a student loan paid off.	Collect \$180
24	Your pet needs to go to the vet.	Pay \$50
25	You need new glasses.	Pay \$100
26	You cash in a savings bond.	Collect \$50
27	You got an eye infection.	Pay \$25 for doctor, \$25 for meds
28	You misplaced a box of contact lenses.	Pay \$100 to replace it
29	Your TV went out.	Pay \$50 for repair
30	You were asked to be in a wedding.	Pay \$50 for your tux/dress
31	You hold a Rummage Sale.	Collect \$75
32	You walked a neighbor's dog.	Collect \$15
33	You got a parking ticket.	Pay \$20
34	You sold your old computer.	Collect \$50
35	Power went out for a day; replace the food in the refrigerator.	Pay \$50
36	Your computer needs to be repaired.	Pay \$60
37	You lost your library book.	Pay \$20 to replace it
38	You found some old books and sold them on eBay.	Collect \$100
39	You helped out an elderly neighbor by cutting her grass. She insists on paying you.	Collect \$30
40	You forgot to pay a bill.	Pay \$45 late fee

Core Station 12	Financial Advisors
<b># of Facilitators</b>	One station with four staff members.
<b>Facilitator's Role</b>	<p>1) Set up the station.</p> <p>2) During Round 1, the Financial Advisors help participants deal with having a low paying job, affording to care for a child as a single parent, and having a lack of knowledge about budgeting.</p> <ul style="list-style-type: none"> <li>▪ Review participant's budget sheet and help them identify their priorities, taking into consideration budget constraints.</li> <li>▪ Advise them to return to any station where they could choose a lower option.</li> <li>▪ Direct participants to the stations where they still need to purchase the basic necessities for themselves and their babies.</li> </ul> <p><i>Note: If they can't afford housing, encourage them to visit the other stations and pay for as many necessities as they can afford.</i></p> <ul style="list-style-type: none"> <li>▪ If participants run out of money and can no longer afford to pay their bills, place an "I Am in Debt" sticker on their budget sheet. At this time, participants should be advised to go to the College/Vocational station.</li> </ul> <p>3) During Round 2, the Financial Advisors provide guidance to participants on issues of budgeting and purchasing options.</p> <ul style="list-style-type: none"> <li>▪ Review participant's budget sheet and make sure they visited all of the stations.</li> <li>▪ If there is time, review their choices and give them the opportunity to express pride in what they accomplished the second time through.</li> <li>▪ Ask participants to tally expenditures and count leftover money they would like to invest in savings. Use the "savings sheet" to show them how much money they will accrue over the time.</li> <li>▪ Place an "I Saved Money" sticker on the budget sheet of those who save money.</li> </ul>
<b>Teaching Points</b>	<ul style="list-style-type: none"> <li>✓ Budgeting is necessary to assure that expenses of life do not exceed income.</li> <li>✓ Choosing more economic options in one area of expenses can allow greater options in another and will allow participants to pay for necessities.</li> <li>✓ Spending too much money on luxury items can result in debt.</li> <li>✓ Beginning to save and invest at an early age through the miracle of compound interest can result in very large assets later in life.</li> </ul>
<b>Rules</b>	Participants cannot progress to the College/Vocational Station to receive their Round 2 jobs and packets until they have discussed their economic situation and their debt with a Financial Advisor. The Financial Advisor gives the participant the "I Am in Debt" sticker which alerts the College/Vocational facilitator that this participant is now ready for their new job and packet.
<b>Costs</b>	Participants decide how much of their surplus income they would like to save each month.
<b>Supplies</b>	<ul style="list-style-type: none"> <li>✓ Real Deal Station Guidelines</li> <li>✓ "I Am in Debt" and "I Saved Money" stickers</li> <li>✓ Savings calculation sheet</li> <li>✓ Calculator</li> <li>✓ Money</li> </ul>
<b>Replication Considerations</b>	Accountants, bookkeepers, bankers and credit union staff are often effective facilitating this station.

Core Station 13	College & Vocational
<b># of Facilitators</b>	One station with four staff members. <i>Note: At the beginning of Round 1 only two are needed but during final ten minutes of Round 1 all four staff will be needed to hand out new wallets with new identities.</i>
<b>Facilitator's Role</b>	<p>1) Set up the Station</p> <p>2) Review the teaching points and the "Why you should consider going to college or vocational training!" handout (Appendix V) with participants.</p> <p>3) After educating participants, take their old wallet. Give them warm and enthusiastic congratulations when providing their "new life" wallet. Their new status will be as a young adult in a higher paying job and without a child. Make sure they keep their original budget sheet to be used later for discussion.</p>
<b>Teaching Points</b>	<p>Explain the reasons they ran out of money the first time through <b>The Real Deal</b>.</p> <ul style="list-style-type: none"> <li>✓ They could not pay for their living expenses because they had a lower paying job.</li> <li>✓ Having a child is very expensive. It is much easier to be a parent when you are financially independent.</li> <li>✓ College or vocational training will give them many more opportunities. They are more likely to find a job they enjoy at a salary that will allow them to have a better standard of living and financial independence. <ul style="list-style-type: none"> <li>• College or vocational training is available to anyone who is determined and works hard. There are scholarships, grants and loans that make it possible for any student to attend college or vocational training.</li> <li>• Grades during high school are important. If their grades are high, they should keep working hard. If they are struggling with classes, they should ask for help. They can talk to their teacher or counselor.</li> </ul> </li> <li>✓ College or vocational training is important because you learn new things and develop skills and talents. In college you also meet new people (networking) and have wonderful experiences.</li> </ul>
<b>Rules</b>	All participants must visit the College/Vocational Station to learn about the benefits of pursuing higher education and to receive their new wallets.
<b>Supplies</b>	<ul style="list-style-type: none"> <li>✓ Real Deal Station Guidelines</li> <li>✓ College/Vocational Poster</li> <li>✓ "Why you should consider going to college or vocational training!" handout.</li> <li>✓ Wallets for Round 2. These wallets should have a different colored budget sheet. Participants will be single, with a job that requires college or vocational training.</li> <li>✓ For an extra impact, staff could wear college gear from their alma maters.</li> </ul>
<b>Replication Considerations</b>	Local college/vocational program representatives could reinforce the message by staffing a Community Resource Station. Have extra staff here at the end of Round 1 to hand out wallets.

## 2) Community Health Stations

Community Health Station	Drug/Alcohol Awareness and Prevention							
<b># of Facilitators</b>	One station with two staff members.							
<b>Facilitator's Role</b>	1) Set up the station 2) Collect \$200 bail from participants who received a DUI citation 3) Using the teaching points, make participants aware of the effects of alcohol and drug abuse. 4) Award \$10 to any participant who correctly answers a trivia question (only once each round)							
<b>Teaching Points</b>	<p>Alcohol:</p> <ul style="list-style-type: none"> <li>✓ The brain is still developing throughout the teen years. New research on teens with alcohol disorders shows that heavy drinking in the teen years can cause long lasting harm to thinking abilities.</li> <li>✓ Penalties for a DUI citation or drinking under the age of 21 may include:               <ul style="list-style-type: none"> <li>➤ Losing time at work and going to court</li> <li>➤ Posting bail or paying a fine</li> <li>➤ Being convicted</li> <li>➤ Not getting driver's license on time or get license taken away</li> <li>➤ Being denied car insurance coverage or increased premium cost</li> <li>➤ Losing a job or a college scholarship</li> </ul> </li> </ul> <p>Marijuana:</p> <ul style="list-style-type: none"> <li>✓ Marijuana and driving do not mix. Users often have delayed response to sights and sounds drivers need to notice.</li> <li>✓ Research shows that younger people who smoke marijuana engage in risky behaviors (i.e., having sex or getting in trouble with the law) that jeopardize their future.</li> <li>✓ Marijuana can also hurt academic achievement.</li> <li>✓ Marijuana puts young people at risk for depression and anxiety.</li> <li>✓ Marijuana is an illegal drug. Possession can lead to arrest and conviction.</li> </ul>							
<b>Rules</b>	<p>When a participant receives a DUI during this event, they are only required to post bail, which is, on average, \$200.</p> <p>If participant is short on funds after their DUI, they can be referred to a community station that offers opportunities for part-time jobs. When they get to that station, they will learn they will be refused this service because they've been convicted.</p> <p>Participants may visit this station for one of two reasons: to take the quiz and receive \$10 or because they were referred for a DUI.</p>							
<b>Costs</b>	<p>In addition to posting bail, a DUI citation might include the following costs:</p> <table border="1" data-bbox="381 1675 1446 1894"> <tbody> <tr> <td data-bbox="381 1675 618 1766">\$4,500</td> <td data-bbox="618 1675 1446 1766">Insurance, high-risk insurance – an additional \$1500 a year; required for 3 years</td> </tr> <tr> <td data-bbox="381 1766 618 1818">\$2,000</td> <td data-bbox="618 1766 1446 1818">Legal fees, uncontested plea and hardship driving permit</td> </tr> <tr> <td data-bbox="381 1818 618 1894">\$3,350</td> <td data-bbox="618 1818 1446 1894">Court costs, fine of up to \$2500; court costs – \$500; reimbursements to law enforcement, towing and storage fees -</td> </tr> </tbody> </table>		\$4,500	Insurance, high-risk insurance – an additional \$1500 a year; required for 3 years	\$2,000	Legal fees, uncontested plea and hardship driving permit	\$3,350	Court costs, fine of up to \$2500; court costs – \$500; reimbursements to law enforcement, towing and storage fees -
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\$3,350	Court costs, fine of up to \$2500; court costs – \$500; reimbursements to law enforcement, towing and storage fees -							

		\$250; trauma center fund - \$100
	\$4,000	Income loss, loss of 4 weeks income due to jail or community service, evaluations and remedial education classes (Loss based on average yearly income of \$40,000)
	\$250	Rehabilitation, remedial substance abuse class at \$50 and counseling fees of \$200
	\$560	Driver's license reinstatement, \$500 plus \$10 for a new license; \$500 for multiple DUI offenders; \$50 formal hearing fee
	<b>\$14,660 = Total average cost</b>	
<b>Supplies</b>	<ul style="list-style-type: none"> <li>✓ Real Deal Station Guidelines</li> <li>✓ "DUI" stickers</li> <li>✓ Community substance abuse prevention services information or materials</li> <li>✓ Money</li> </ul>	
<b>Replication Considerations</b>	<p>Determine local laws, penalties, and costs by contacting law enforcement agency, court systems and alcohol and drug treatment programs.</p> <p>Invite a local alcohol/drug prevention program to facilitate this station so that they can provide their expertise and the most current information about the consequences of alcohol and drug use.</p>	

Community Health Station	Smoking Prevention
<b># of Facilitators</b>	One station with two staff members.
<b>Facilitator's Role</b>	<ol style="list-style-type: none"> <li>1) Set up the station.</li> <li>2) Collect smoker's fees.</li> <li>3) Using the teaching points, educate participants on the effects of tobacco use.</li> <li>4) Award \$10 to participants who correctly answer a question about tobacco.</li> </ol>
<b>Teaching Points</b>	<ul style="list-style-type: none"> <li>✓ Inform them about the high cost of cigarettes and the effects of these costs on monthly budget.</li> <li>✓ Explain the other costs associated with smoking such as medical care, dry cleaning and missed days from work, etc.</li> <li>✓ Review some of the health effects caused from smoking.</li> <li>✓ Explain that 25% of them were assigned to be smokers because that is the number of Americans that currently smoke cigarettes.</li> </ul>
<b>Rules</b>	Participants who have a smoking sticker on their station flow sheet must come to the Tobacco station to pay the smoking fee.
<b>Costs</b>	Smokers must pay \$150. This is the approximate cost of smoking one pack a day for one month (\$5.00 a pack X 30 days= \$150).
<b>Supplies</b>	<ul style="list-style-type: none"> <li>✓ Real Deal Station Guidelines</li> <li>✓ "You are a smoker" stickers</li> </ul>

	<ul style="list-style-type: none"> <li>✓ Educational displays</li> <li>✓ Money</li> </ul>
<b>Replication Considerations</b>	<p>Check local costs for tobacco products.</p> <p>Invite your local tobacco prevention program or public health department to facilitate this station so that they can provide their expertise and the most current information about the consequences of tobacco use.</p> <p>Research current tobacco information using the following websites:</p> <ul style="list-style-type: none"> <li>• Centers for Disease Control and Prevention, <a href="http://www.cdc.gov">www.cdc.gov</a></li> <li>• Campaign for Tobacco Free Kids, <a href="http://www.tobaccofreekids.org">www.tobaccofreekids.org</a></li> </ul>

Community Health Station	Sexually Transmitted Infections & Human Immunodeficiency Virus
<b># of Facilitators</b>	One station with two staff members.
<b>Facilitator's Role</b>	<ol style="list-style-type: none"> <li>1) Set up the station.</li> <li>2) Provide information about prevention, testing and treatment for sexually transmitted infections including HIV and Hepatitis C.</li> <li>3) Collect medical fees.</li> <li>4) Using the teaching points, educate participants about the effects of sexually transmitted infections.</li> </ol>
<b>Teaching Points</b>	<ul style="list-style-type: none"> <li>✓ Sexually transmitted infections can be prevented through abstinence or the proper use of protection.</li> <li>✓ Some sexually transmitted infections can be cured using medications while others cannot.</li> <li>✓ Some sexually transmitted infections are transmitted through a casual contact with an infected partner and others are passed through a more intimate contact with the partner.</li> </ul>
<b>Rules</b>	<p>Students will have a sticker placed upon their station sheet or on their shirt to indicate they have a sexually transmitted infection.</p> <p>Students with a sticker are expected to go to the STI/HIV station to receive medical attention for the infection. Medical attention includes:</p> <ol style="list-style-type: none"> <li>a) Information about infection and other sexually transmitted infections including HIV</li> <li>b) Information about reducing risk through the use of protection or through abstinence</li> <li>c) The cost is \$10 and is payable at the time medical attention is sought.</li> </ol> <p>Students receiving medical attention can be given a sticker indicating they have immunity and cannot be infected again.</p> <p>Students can go to the STI/HIV station prior to being infected and receive medical information (Immunity Sticker) as to prevent infections from occurring.</p>
<b>Supplies</b>	<ul style="list-style-type: none"> <li>✓ "STD" stickers</li> <li>✓ Brochures and literature on sexually transmitted infections including HIV and Hepatitis C</li> <li>✓ Presentation of STI prevention supplies as allowed by the organization</li> </ul>

	✓ Money
<b>Replication Considerations</b>	Information should be made available to students in a culturally appropriate manner along with current statistics to illustrate the prevalence of sexually transmitted infections and HIV in their community.  Some organizations will allow the display and distribution of STI prevention supplies while others may not. Be sure to assess the organizations rules carefully or discuss with administration.

### 3) Community Resource Stations

<b>Community Resource Station</b>	<b>Real Estate/Home Ownership</b>
<b># of Facilitators</b>	One station with one or two community members, usually Realtors.
<b>Facilitator's Role</b>	1) Pre-qualify students to purchase a home. 2) Give students a listing sheet that includes a photo of the home. 3) Collect one month's mortgage payment.
<b>Teaching Points</b>	✓ By having a good paying job and saving money, it will be possible to purchase a house. ✓ Even though they will only have to make a mortgage payment at this station, housing costs include the down payment, taxes, insurance, and all of the upkeep.
<b>Rules</b>	During Round 1, students may visit the Real Estate Station to check out houses available for purchase and receive \$10 Community Resource Station bonus. They won't be able to pre-qualify because of their limited finances.  During Round 2, students may pre-qualify to purchase a home. For those who choose to purchase a home, they will pay one month's mortgage payment as their housing cost.
<b>Supplies</b>	✓ Real Deal Station Guidelines ✓ Real estate listing sheets with pictures ✓ Calculators ✓ Money
<b>Replication Considerations</b>	Having a local realtor can be very helpful. Students get excited and become more engaged when they receive a listing sheet for the house that they've "purchased".

<b>Community Resource Station</b>	<b>Job Training Agency / Human Resources / Employment Agency</b>
<b># of Facilitators</b>	One station with one or two community members.
<b>Facilitator's Role</b>	1) <b>Possible activities:</b> <ul style="list-style-type: none"> <li>• How to fill out a resume (have a few sample questions for them to complete – possibly on a poster).</li> <li>• How to dress for an interview, what you need to do to be prepared, how early should you arrive (have visual choices on a poster and have them select the correct answer).</li> <li>• Have a short list of skill sets/interest areas for them to choose (those that match</li> </ul>

	<p>them most) and then show them the types of jobs that best match those areas.</p> <p>2) <b>Various discussion ideas:</b></p> <ul style="list-style-type: none"> <li>• Their previous job experience and how they applied.</li> <li>• What job did they get from their packet today - what job do they wish they had.</li> <li>• What steps will they need to take to get that job.</li> <li>• What classes in high school will make a difference for them.</li> <li>• For those students who might be looking for a second job to supplement their income, they would need to pay for additional child care and if some of them have been convicted of DUI's – they might be limited in employment opportunities.</li> </ul>
<b>Teaching Points</b>	<ul style="list-style-type: none"> <li>✓ Personal responsibility is important. Emphasis on the power they can have in their choices, the importance of budgeting, and what is needed to be successful in today's society and workforce.</li> <li>✓ Life is a series of steps and not just one big leap. Always have a goal and purpose in anything that you do.</li> </ul>
<b>Rules</b>	<p>Participants will be coming to your station in Round 1 with very low-paying jobs and limited income. Participants will return to your Station in Round 2 with higher-paying jobs (that required vocational or college education) and more provide a higher income.</p> <p>Prepare an activity that relates to each scenario (low-income/high-income). You will only have <b>1 to 2 minutes</b> to talk with each of them when they visit, so your activity needs to be brief and your message to the point.</p> <p>You will have \$10 of play money to give them (in each Round) to reinforce the benefits of using community resources. Check off your station on their sheet so they can only visit once during each round.</p>
<b>Supplies</b>	<ul style="list-style-type: none"> <li>✓ <b>Materials that may be offered to them:</b> Business cards, pencils, magnets, resume templates, employment applications.</li> <li>✓ <b>Possible visual aids:</b> Pictures of working youth, brochures showing various jobs.</li> </ul>

<b>Community Resource Station</b>	<b>Banking, Credit Union, Savings and Loan</b>
<b># of Facilitators</b>	One station with one or two community members.
<b>Facilitator's Role</b>	<p><b>Possible activities:</b></p> <ol style="list-style-type: none"> <li>1) Have them pick a purchase and payment with interest, then show them how much the item will actually cost in the end.</li> <li>2) Have them pick out one thing in their life they could give up to save money (eat a bag lunch instead of buying lunch, buy inexpensive coffee instead of designer coffee, buy one less CD per month) and then have them calculate how much that money saved will be worth in 10 years, 20 years, 30 years.</li> <li>3) Have a suggestion sheet for reducing living expenses (never go grocery shopping hungry, cook instead of eating out, turn the lights out when you leave the room) and have them pick one they will follow for the next month.</li> </ol>
<b>Teaching Points</b>	<ul style="list-style-type: none"> <li>✓ <b>Various discussion ideas:</b> What do they do to save money?</li> </ul>

	<p>Will the job they have (from their packet) give them any savings each month?</p> <p>If they have been given a child, what will they have to give up in life to pay for the child?</p> <p>✓ <b>Important point they can learn:</b></p> <p>The power they can have in their choices, importance of budgeting and the dangers of living on credit.</p> <p>✓ <b>Final brief message that may be stated to each student:</b></p> <p>Save money as early and often as possible. Be a smart shopper. Have a written budget and follow it.</p>
<b>Rules</b>	<p>The students will be coming to your Station in Round 1 with very low-paying jobs and limited income. The students will return to your Station in Round 2 with higher-paying jobs (that required vocational or college education) and more income.</p> <p>Try to have an activity that relates to each scenario (low-income/high-income)</p> <p>You will only have <b>1 to 2 minutes</b> to talk with each of them when they visit, so your activity needs to be brief and your message to the point.</p> <p>You will have \$10 of play money to give them (in each Round) to visit once during each Round. Reinforce the benefits of using community resources. You will also check off your station on their sheet so they can only visit once during each round.</p>
<b>Supplies</b>	<p>✓ <b>Possible visual aids:</b> Checkbook, Savings Account, Certificate of Deposit, Budget Sheet (showing percent for housing, food, clothing, etc.).</p> <p>✓ <b>Materials that may be offered to them:</b> Pencils, magnets, guide on how to balance checking account, sheet that calculates savings over time, sheet that shows risk of credit card debt. You do not have to offer materials, but if you do, you only need to give them to the students in either the first or second Round.</p>

<b>Community Resource Station</b>	<b>Charitable Contributions</b>
<b># of Facilitators</b>	One station with one or two community members.
<b>Facilitator's Role</b>	<ol style="list-style-type: none"> <li>1) Identify and suggest potential opportunities for serving in the community or donating to various charitable institutions.</li> <li>2) Have a fund raising poster with progress "thermometers" for several different programs that students would recognize in their community and give them opportunity to donate to those of their choice.</li> <li>3) Have them choose a job (from a list) they could do to help those in need in their neighborhood or community.</li> <li>4) Have a list of volunteer activities and have each student put a sticker under ways they volunteered in the past (this could show how the "community" of those participants already volunteered).</li> </ol>
<b>Teaching Points</b>	<p>✓ <b>Various discussion ideas:</b></p> <p>Talk with them about their interest in helping the community and the lives of people they may not even know.</p> <p>Ask them about their skills and interests (or the jobs they have in their packets) and suggest ways they could volunteer.</p> <p>✓ <b>Most important point they can learn:</b></p>

	<p>Volunteering exposes you to different career paths and teaches leadership skills as well as respect for others.</p> <p>Volunteering helps with applications for college/jobs.</p> <p>Things we take for granted in the community cannot happen without volunteers and donations</p> <p>✓ <b>Final brief message that may be stated to each student:</b></p> <p>Anyone can volunteer time and skills to help improve the quality of life in the community – no matter what their job or salary.</p>
<b>Rules</b>	<p>The students will be coming to your station in Round 1 with very low-paying jobs and limited income. The students will return to your station in Round 2 with higher-paying jobs (that required vocational or college education) and provided more income.</p> <p>Try to have an activity that relates to each scenario (low-income/high-income). You will only have <b>1 to 2 minutes</b> to talk with each of them when they visit, so your activity needs to be brief and your message to the point.</p> <p>You will have \$10 of play money to give them (in each Round) to reinforce the benefits of using community resources. You will also check off your station on their sheet so they can only visit once during each round.</p>
<b>Supplies</b>	<p>✓ <b>Possible visual aids:</b> Pictures of people volunteering, sample of donations given within a community, list of programs supported by donations</p> <p>✓ <b>Materials that may be offered to them:</b> Lists of volunteer activities available in their community</p>

<b>Community Resource Station</b>	<b>Library</b>
<b># of Facilitators</b>	One station with one or two staff members.
<b>Facilitator's Role</b>	<p><b>Possible activities:</b></p> <ol style="list-style-type: none"> <li>1) List of average “savings” when a user checks out library materials vs. buying or renting (have them guess their savings over a year).</li> <li>2) Have them list the various people who use the library (students, children, adults, teachers, people with hobbies, etc.).</li> </ol>
<b>Teaching Points</b>	<p>✓ <b>Various discussion ideas:</b></p> <p>What job did they get in their packet, and how could the library help them.</p> <p>If they had a child, what would be some important things the library could offer?</p> <p>What resources are there for people who want to read?</p> <p>✓ <b>Most important point they can learn:</b></p> <p>The value of continuing to learn even as adults.</p> <p>✓ <b>Final brief message that may be stated to each student:</b></p> <p>The library can help you in many different areas – it’s an information center and “knowledge is power.”</p>
<b>Rules</b>	The students will be coming to your station in Round 1 with very low-paying jobs and limited income. The students will return to your station in Round 2 with higher-paying jobs

	<p>(that required vocational or college education) and more income.</p> <p>Try to have an activity that relates to each scenario (low-income/high-income)</p> <p>You will only have <b>1 to 2 minutes</b> to talk with each of them when they visit, so your activity needs to be brief and your message to the point.</p> <p>You will have \$10 of play money to give them (in each round) to reinforce the benefits of using community resources. You will also check off your station on their sheet so they can only visit once during each round.</p>
<b>Supplies</b>	<ul style="list-style-type: none"> <li>✓ <b>Possible Visual aids:</b> Book jackets, lists of favorite books for teens, library resources (homework help, research, jobs, careers, hobbies, college information, and travel).</li> <li>✓ <b>Materials that may be offered to them:</b> Reading lists, bookmarks, upcoming programs</li> </ul>

## Chapter 4 - Organizing a Real Deal Event

### PLANNING WITH A HOST AGENCY

In this chapter you will find a thorough description of what the Program Director should do in order to plan for **The Real Deal** event.

*Note: It is recognized that some schools or agencies have the staff, space, and participants to be able to offer **The Real Deal** internally without needing to find a host agency or needing assistance from other partners. The following chapters are written from the more complex viewpoint that there may be an organizing agency, a different host agency, plus other partnering agencies. Your school or agency may be filling all these roles. You will need to adapt the following guidelines to your specific situation.*

#### **1) Recruiting a Host Site, Partner Agencies & Target Participants**

The planning process begins by securing a group of participants and a host site. If you do not already have a group of participants and/or host site in mind, it is possible to invite another youth serving agency to join you in offering the program. In this case, it is best to partner with an agency that has the proper facilities to host the event.

Teaming up with other agencies is a great idea because it offers a sense of community, more resources for participants, better facilities and more adults to help educate and build connections with the participating members. Some places to contact for a host site include local middle schools and high schools, faith-based organizations, community centers, youth program centers, health departments, park districts, residential care facilities, detention centers, recreational groups, or any other organization working with youth. Youth-serving organizations will usually be enthusiastic because **The Real Deal** fulfills their mission and funding requirements. In addition, staff and volunteers are usually excited to help with a program that is geared towards promoting healthy behaviors and success among youth.

#### **2) Marketing to Specific Host Sites**

When choosing a host site, it is important to carefully research information about the agency, their mission, and the staff available to help plan the event. If the host agency you seek as a partner is unfamiliar with **The Real Deal**, and you are offering the event at another site, you should invite the contact person to observe the event. Inviting your contact person to attend the event can be a great marketing tool. If there are no upcoming **The Real Deal** events in your area, then you will need to offer your contact person a description of the event. When explaining the event, be sure to mention the variety of community issues that can be addressed through the activities, and the ability for the agency to focus on areas of concern such as:

Teen Pregnancy Prevention

Youth Development

STI Prevention

Financial Management

Spiritual Values

Alcohol/Tobacco/Other Drugs Prevention

Academic Achievement

Abstinence Education

Job Readiness

Developmental Assets

Postsecondary Education

To capture the host agency's interest you should first determine which of the topics listed above best fits with the agency's mission, and adapt the marketing approach to support their specific goals. For instance, when marketing to a school it is best to show the benefits of **The Real Deal** in promoting academic achievement. On the other hand, if a group is interested in financial management or job readiness, then emphasize those aspects of the event. A flexible layout makes it easy to incorporate different topics and to custom fit each agency's needs. In the past, this event has been successfully adapted to a wide range of variations and has the ability to fit the needs of any community.

Whenever you are offering **The Real Deal**, you might invite agencies or organizations that could be interested in hosting an event in the future. You could include the press, school board members, parents, staff from local youth serving organizations, the mayor and city officials – anyone who could support **The Real Deal**. Seeing is believing, so even if they cannot attend an entire session, observing just 15 to 20 minutes may convince them of the value for young people of their community.

### 3) **Contracting with a Host Agency**

Once you find a partnering agency, you should establish a contact person who will work directly with you to set up training meetings, the location, dates, times, number of participants, and other details to ensure a successful event. Make sure to exchange telephone numbers and/or email addresses, obtaining their contact information in order to make the planning process more efficient. Keep an open line of communication for any questions or updates that may arise. It may also be a good idea to create a back-up contact person for each agency in case there is a last minute change.

It is a good idea to encourage the main contact person to first acquire permission from their supervisor, director, or principal to use the facilities. Once permission is granted, then you and the host agency's contact person can schedule a meeting to discuss the details of this event. If the host agency was unable to attend **The Real Deal** in the past, it can be helpful to outline the overall goals of the program and describe the process and structure of the event. In order to plan this event, it is appreciated if you also provide the host agency with detailed information including schedules, contact information sheets, sample flyers, and a floor plan. It is important for the sponsoring agency to present well-prepared materials and ideas to the host agency to ensure that they will not be burdened with too many tasks. It is equally as important to give them plenty of room to develop their own ideas to make the event "their own". One way of doing this is by providing your contact person with electronic copies of all materials for him/her to create customized flyers, letters, guides, etc. This could help them to feel more ownership and engage them in more committed partnership in providing this event.

*Note: More specific examples of materials for the host agency can be found later in this chapter under "Sample Planning Sheets and Materials." For a sample program brochure see Appendix C.*

As the contact person for the sponsoring agency you should also ask the host agency the following questions:

- How many participants will be included in **The Real Deal**?

- Who will participate in the event? (For example, if it is a high school and there are 2 sessions in one day, how will the student participants be divided into two groups?)
- What time frame will you have for the event?
- Will your staff and/or peer educators help staff the stations? If so, will there be enough and when will training be provided?
- How many staff/peer educators will there be assisting at the stations?

#### 4) The Host Agency's Tasks

The host agency is in charge of organizing the group of people participating in the event and scheduling a date and time for the event to take place. If there are over 150 students participating, then the host agency might want to plan a couple different sessions for the day. For example, there could be a group of students doing the simulation in the gymnasium while another group is going through it in the cafeteria. In this case, the host agency must divide the participants and assign them to the correct session.

In addition, the host agency must confirm a time and location for the orientation session, the main event, and the processing session. The host agency, if in a school setting, could hold the orientation session the day before the main event. It usually lasts about 15 minutes. These sessions can simply be done in a classroom setting. If in a community setting, the orientation can take place immediately prior to the event. The processing sessions can take place in a few classrooms. In order for this session to run smoothly and for the groups to be small enough for open sharing, at least one staff member should be pre-assigned to each processing session. The host agency is usually responsible for putting in a maintenance request for the main room to be set up. This includes getting about 30 folding tables and 60 folding chairs to be set up in the main room at least one hour prior to the event. You can supply the host agency with a copy of the floor plan and laminated signs to put by the appropriate stations.

#### 5) Finding a Suitable Location

Prior to the event, you should also find time to visit the host site. This will help you get an idea of the location, visitor parking, entrance locations, and the space available to set up for all four parts of **The Real Deal** program. You can then make a floor plan based on the layout of the facility and the space offered by the host site.

The location is a crucial part in preparing for **The Real Deal** event because a good location will help the activities run smoothly and successfully. When deciding on a location, the first thing you should consider is the size of your group. For a group of between 50 – 200 people, a large open space such as a gymnasium or community/church hall is needed to accommodate all of the participants. A big space is also necessary to provide room for about 16 core stations, community resource stations, and all the staff running the event. If the location is too small it can cause long lines to form and the space can become overcrowded. This traffic can make it hard to successfully educate the participants and can become distracting. In order to make the most out of the program, participants should use their time productively. Facilitators should keep the students moving around, and if they see the lines growing they should suggest that participants visit another station first. If the group is smaller than 50 people, then a table top version of the game can be done in a

classroom or multi-purpose room. *Note: For a description of the table top version adaptation see Chapter 6.*

In addition to a big room for Rounds 1 and 2, **The Real Deal** also requires locations for the Orientation Session and Processing Session. Ordinarily the facilitators need a large space to gather all of the participants for the orientation session and pre-test, as well as several smaller rooms to fit groups of 15-20 participants for a Processing Session and giving the post-test.

**6) Event Scheduling and Timing**

First, figure out the host site’s daily itinerary and decide what time would be best to come in for the event. Second, check to make sure all participants and volunteers are available during this time. When scheduling the event, always take into account the number of people participating. It will usually take about 25-30 minutes for 150 participants to get through Round 1 and another 25-30 minutes for Round 2. If there are fewer participants it might not be as crowded which means Rounds 1 and 2 could take less time. Every site’s schedule will look a little different.

Sample Schedule for The Real Deal Your Local Middle School Date			
<i>All eighth grade students will report to the main gym at the beginning of 2<sup>nd</sup> period.</i>			
8:15-9:15 AM (2 <sup>nd</sup> – 3 <sup>rd</sup> periods)	9:15-9:25 (Last 10 minutes of 3 <sup>rd</sup> period)	9:25-10:00 (4 <sup>th</sup> period)	10:05-10:40 (5 <sup>th</sup> period)
Real Deal in Main Gym	Sit in the bleachers by class	Processing in classrooms	Report to regularly scheduled classes

*Note: Refer to adaptations in Chapter 6 when scheduling back-to-back sessions for a large group.*

**7) Involving the Community:**

Community Resource Stations are open for local agencies, businesses, and faith-based organizations to get involved with **The Real Deal** and to provide engaging information for youth from the community. Many times **The Real Deal** offers worthwhile opportunities to interact with teens some business people do not normally come into contact with in their place of employment. Incorporating a wide range of community volunteers can be beneficial for the participating youth because it introduces them to new resources and it extends their knowledge on a variety of topics including saving money, buying a home, applying for a job, using credit and debit cards wisely, and pursuing a college degree.

Make sure to get the word out to community members and agencies about this event and request the help of outside organizations. Many businesses and organizations look for volunteer opportunities in their community. You can first capture a volunteer’s attention by explaining the purpose of **The Real Deal**, and by then discussing how their expertise could

benefit the youth participating in this event. You might tell them how easy it is to set up a table to display information from their agency. Find some time to meet with a member from the agency to explain their role in **The Real Deal** or ask the agency member to observe the event first hand. After an organization agrees to be a part of the event, make sure to give them detailed information about materials they will need to bring and information they should prepare. Familiarize them with the set up of the event so that they feel comfortable and prepared before the day of the event.

*Note: Look at the community resource stations listed in Chapter 3 to get some ideas for community volunteers.*

## **ROOM SET-UP AND SUPPLIES**

Staff and volunteers should arrive early enough to set up all necessary materials and stations. It may be helpful to look at the map and the event set-up design in Appendix B to see a sample floor plan. To avoid traffic jams and long lines, stations should be spread out throughout the area with enough room for participants to conveniently visit each one. Each station should be staffed with volunteers, hosting agency staff, school personnel, community representatives, peer educators and anyone else available. The people running the stations may want to be at their stations about 10-20 minutes before the participants enter the event.

For a quick set-up, provide the host agency staff with the floor plan several days before the event. The host agency should have the maintenance staff or janitors set up 30 tables and 60 chairs well before the event begins. This will allow staff to quickly put out all supplies and get the room ready on time. It usually takes about 45 minutes to complete the set up of the stations.

### **1) Participant Supplies**

Each participant should be given the following materials upon entering **The Real Deal** event:

- A yellow (or any other color you choose) wallet for Round 1.  
*Note: Participants will receive a green (or any other color you chose) wallet at the beginning of Round 2. The different colors help distinguish the two different rounds. Enough wallets should be made so that every participant gets a yellow and then later a green wallet.*
- Pre-apply a "Smoker" label on 25% of the wallets, reflecting national health data that about 25% of Americans smoke. If you have local statistics for the youth smoking rate, you can make a proportional number of wallets to reflect that data.
- A monthly pay stub. This will be printed inside each wallet and will contain the person's average state and federal tax deductions, health insurance (if applicable), and monthly gross income and net income.  
*Note: In Round 1 the participants have unskilled labor jobs which do not require post secondary education, whereas in Round 2 each participant will have an occupation requiring a college education or vocational training. The wallets given out should contain different jobs for the participants. Pay stubs can be found in Appendix H.*

- A budget sheet should also be in each participant’s wallet. Staff should write down the amount the participant spent at their station and should initial the sheet once all expenses have been paid.
- Play money inside each wallet. Enough money should be printed so that each participant has one month of net income. Each denomination (1’s, 5’s, 10’s, 20’s, 50’s, 100’s and 500’s) should be printed in a different color.

*Note: Collect participants’ money at the end of each round.*

It is highly recommended that all supplies and materials be created and packaged well in advance of an event. In order to create materials for your own event, use the templates located in the appendix. These will help you design your own packets, but remember to use different colored packets to separate Rounds 1 and 2.

## 2) Supply Bins for the Stations

Each station should have a container or bin which contains all of the items and supplies needed for that particular station. These bins should be labeled with the corresponding station name. Before each new event the bins should be looked over to ensure all supplies are in their proper place and accounted for.

*Note: A Sample Supply Bin Organizer position is outlined in Chapter 5.*

Participants sometimes don’t know how to find specific stations. If you have the resources, it can be helpful to put station names on table stands that show above the heads of the participants. You might have volunteers roaming around helping participants find the specific station they are looking for. You might consider using a color coded table cloth for each specific station.

- Different colored table cloths for each station. The color-coding system will help the participants find the appropriate station:

Sample Station Table Cloth Color Suggestions	
Housing/Utilities - Yellow	Clothing - Dark Blue
Transportation/Insurance - Red	Leisure/Entertainment - Peach
Groceries/Personal Care - Green	“Duck of Chance” - Purple
Communication - Grey	Financial Advisor - Cream
Child Care - Orange	College - Black
Baby Supplies - Pink	Furnishings - Light Blue
Child Support - Gold	

- Display poster and tabletop easel. Each station should have the display poster propped up right on the table for all participants to see. The different boards should be decorated with prices of local goods and services, as well as colorful pictures depicting items for that specific station. For example, the clothing station should have pictures of shirts, pants, and shoes from local stores. It is recommended that you laminate all pictures before attaching them to the poster board and place all price lists in an 8 ½ x 11 plastic sleeve so they can be revised.
- A supply of each denomination of play money distributed to each station.

*Note: Community Resource Stations should be supplied with \$10 bills.*

- Basic supplies such as two calculators per station, pencils, markers, tape and scissors.
- Copies of each station’s rules and a copies of the price list inside 8 ½ x 11 plastic sleeves.
- Colored stickers (DUI, STD, “I Saved Money” and “I’m in Debt”)
- Community volunteer signs clearly labeled with the agency’s name.
- Other specific supplies (i.e. Duck of Chance Pond and ducks) are listed in the station’s description.

## **SAMPLE PLANNING SHEETS AND MATERIALS**

In this section you will find sample lists, materials and guides to help you prepare and plan for your own event.

### **1) Create a Checklist**

Creating a detailed checklist for each setting is very useful for planning. Be sure to include all of the important details and preparatory tasks involved in getting ready for the event. Below is an example of a checklist with an emphasis on introducing **The Real Deal** to a school.

<b>Sample Checklist Introducing The Real Deal to a School</b>		
<b>Check</b>	<b>Steps to plan the event:</b>	<b>How to complete each step:</b>
	Locate and recruit a school to host the event	<input type="checkbox"/> Research the school’s mission, concerns, and community. <input type="checkbox"/> Send or deliver a personalized introductory letter describing <b>The Real Deal</b> and its benefits.
	Recruit a contact person	<input type="checkbox"/> Exchange contact information. <input type="checkbox"/> Explain role as contact person (relay updates/information, set up training meetings, location, dates, times, number of participants).
	Invite the contact person to attend <b>The Real Deal</b> event at local agency.	<input type="checkbox"/> Allow contact person to observe the event. <input type="checkbox"/> If there are no events in the near future, show a video demonstration.
	Plan an introductory meeting to discuss the event and explain the layout.	<input type="checkbox"/> Invite contact person and other staff interested in helping (it’s good to have teachers, counselors, nurses, administrators). <input type="checkbox"/> Distribute packets with supplementary materials and handouts. <input type="checkbox"/> Determine date of event/time of event. <input type="checkbox"/> Figure out number of students participating. <input type="checkbox"/> Establish the number of staff/peer educators helping during the event.
	Prepare all supplementary materials for contact person.	<input type="checkbox"/> Guides. <input type="checkbox"/> Pre/post test. <input type="checkbox"/> Electronic copy of materials for them to use as a template to create their own.

	Set up a training meeting for established team of staff members (follow the guidelines for training and the logistics involved in Chapter 5).	<ul style="list-style-type: none"> <li>❑ Determine the number of staff involved in preparing and implementing.</li> <li>❑ Explain the goal of the program and the four sections of the event.</li> <li>❑ Decide on specific topics or areas of concern to be addressed with the event.</li> <li>❑ Prepare staff for the event and give out tasks to those helping (greet volunteers, set up stations, assist community members with resource stations, help run stations, keep lines moving, behavior/ crowd control, orientation/processing sessions).</li> </ul>
	Create a timeline and list of responsibilities.	<ul style="list-style-type: none"> <li>❑ Use initial planning sheet.</li> <li>❑ Set up more dates to meet and plan.</li> </ul>
	Determine number of students participating	<ul style="list-style-type: none"> <li>❑ Determine which students will participate and which will act as peer educators.</li> </ul>
	Assess the location	<ul style="list-style-type: none"> <li>❑ Find suitable spaces for the orientation session, Rounds 1 and 2, and the processing session (consider the size of the group).</li> <li>❑ Determine availability of resources to set up for the event (tables and chairs).</li> <li>❑ Create a blueprint of the area to be set up (include visitor parking and entrances for the event).</li> <li>❑ Find out if IDs are needed to enter the building.</li> <li>❑ Obtain and provide directions to the location.</li> </ul>
	Find out school schedule	<ul style="list-style-type: none"> <li>❑ Make an event schedule including the predicted timing for all four parts of the event.</li> <li>❑ Determine the size of groups and the number of sessions throughout the day.</li> </ul>
	Invite other agencies and community members to volunteer at the event.	<ul style="list-style-type: none"> <li>❑ Contact community members to find out if they would like to set up a resource station.</li> <li>❑ Provide the school contact person with the organizations and names of people involved.</li> </ul>

*Note: When an outside organization hosts an event there may not be an exact number of participants known and often it be held during the evening or after school. In order to set this up, you will have to find participants available at these times. It may works well to combine populations from a couple of agencies because it will allow for more staff, materials, and participants.*

## 2) **Supplementary Materials for the Host Agency**

The following list of materials can be given to the school or agency in order for them to plan the event. It is best to provide electronic copies or samples for the organization to use as a template to create their own.

## The Real Deal

### Supplementary Materials for the Host Agency

- A summary of the potential benefits of **The Real Deal** for that organization.
- A copy of the Summary for the Community or the Two Page Guide to **The Real Deal** (Appendix L).
- A copy of evaluation results and participant comments.
- Contact Names and information for all agencies involved.
- A sample flyer or brochure for the participants including the date, time, location and any other important details about the event.
- A possible agenda/schedule for the event including the time and locations for the Orientation, Rounds 1 and 2, and the Processing Session.
- A floor plan for people in charge of setting up stations and description of resources needed.
- Number of community stations available and names of the volunteers.
- A list of the potential number of participants.
- A sample parent letter (some agencies may require parent notification).
- A sample letter to invite school board and community members to observe.

### 3) Make a Recruitment Flyer

A letter, flyer, or brochure with the following information may be helpful in stimulating interest in your community and identifying potential partners. Take a look at the sample on the next page or in Appendix G.

## The Real Deal

*Give your students or youth a taste of life in the real world.*

*Reinforce your youth development or prevention curriculum with a hands-on virtual reality event that drives home the message that lifestyle choices made in the present can have a long-term impact for the future.*

**The Real Deal** is an interactive and engaging two or three-hour program that offers participants an experience to increase their awareness of the realities of choosing an occupation, living on a monthly salary, paying their bills, and facing other responsibilities of adult life. This event also links participants with adults from their community who will provide them with information and support to make realistic and productive choices for a successful future.

Participation in **The Real Deal** event allows teens to:

- Learn financial responsibility in a “hands-on” interactive event.
- Discriminate between luxury and necessity.
- Identify how an early or unplanned pregnancy, cigarette smoking, using drugs and drinking alcohol may interfere with achieving their goals.
- Meet supportive adults in the community and learn how community organizations and local businesses can help them to work toward their goals.
- Increase their awareness, improve their life skills, and build their confidence.
- Recognize the importance of academic success and the necessity of making wise decisions as they plan for their futures.

After hearing of this lively and informative activity, educators across the country have requested copies of **The Real Deal** to present in their own communities.

For more information, please contact \_\_\_\_\_ at \_\_\_\_\_.

*Note: The flyer can also include comments made by teens following their participation in this simulation. These quotes are located in Chapter 1, Benefits of **The Real Deal**/Teen Testimonials about **The Real Deal**.*

**4) Check Local Costs and Services**

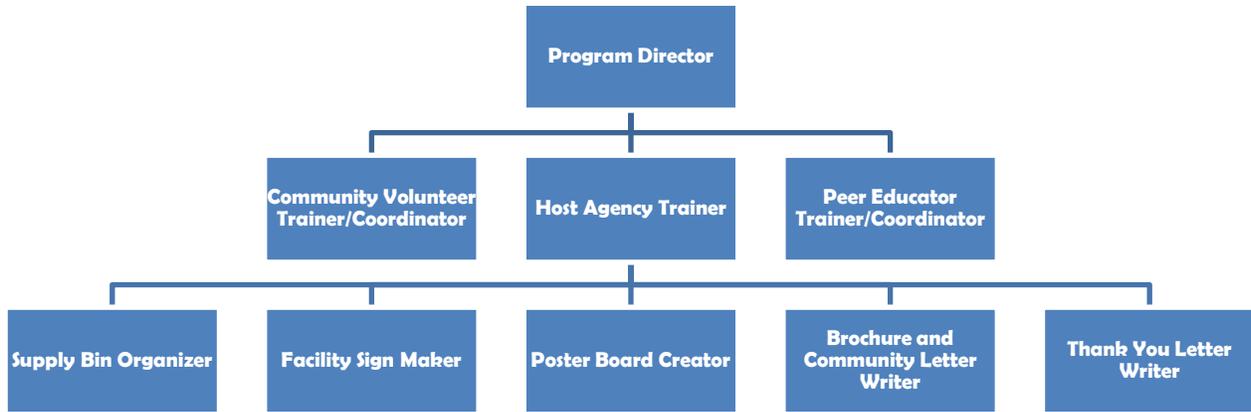
Choose stores and facilities available in your community to research the cost of goods and services. Keep in mind, items and prices may change every few years, and you may need to update the price lists.

<b>Station</b>	<b>Cost of Goods and Services</b>
Child Care	Find out average cost for local daycare centers, home daycare programs or family care.
Baby Supplies	Using local stores, figure out the base cost of economy and deluxe options of baby supplies (including baby clothing).
Child Support	Laws vary from state to state, so it would be a good idea to contact the local District Attorney's office to calculate the average amount for child support.
Clothing	Calculate for one adult at low, medium and high quality of clothing.
Housing / Apartments	Base the cost on lowest and highest costs including average utility cost for the particular size of house or apartment.
Furnishings	Figure out the average cost of modest, mid-range, and luxury furnishings for one, two, and three-bedroom houses and apartments.
Groceries / Personal Care	Cost should reflect four USDA food plans for one adult: thrifty, low-cost, moderate-cost, or liberal. Visit <a href="http://www.cnpp.usda.gov/Publications/FoodPlans/2012/CostofFoodDec2012.pdf">http://www.cnpp.usda.gov/Publications/FoodPlans/2012/CostofFoodDec2012.pdf</a> . Personal Care refers to toiletries, haircuts and hair dressers, manicures and pedicures.
Transportation	Find out costs of new and used cars. List the different categories of cars such as: economy, family, hybrid, sport utility, truck, minivan, sports car, conversion van, and luxury. Include loan payment for a specific car, the upkeep costs (oil change, minor repairs, tune-ups) for that car, and the monthly cost of gas.
Insurance	Base insurance costs on gender and age for the particular cars listed, assuming no tickets and no accidents.
Entertainment / Recreation	Check ticket prices for local sporting events, concerts, theater, museums, amusement parks, movie theaters, etc. Also look in to movie rentals, bowling, and other local recreational activities.

## Chapter 5 - Job Descriptions

### STRUCTURE OF POSITIONS

The chart below depicts the various positions for people in charge of coordinating, planning, and preparing for **The Real Deal** event.



### COORDINATING THE EVENT

The following job description is for the Program Director, which is the person in charge of coordinating The Real Deal event.

#### 1) Program Director(s)

The Program Director oversees the entire event from start to finish, making sure all timelines and deadlines are met and ensuring all staff and volunteers know their roles and responsibilities. If the Director's agency is hosting the event, then s/he will be the primary contact person. However, if an alternate agency is hosting the event, then the Director's role will be to meet with the host agency, establish an on-site contact person, and explain the **The Real Deal** in detail.

*Note: Helpful information for the Program Director can be found in Chapter 4 which outlines the directions for recruiting a host agency.*

#### Program Director's Role Before the Event

- Schedules the time and location for the event and figures out the agenda for the day.
- Routinely checks the status of the host agency and other staff preparing for the event to ensure everything is ready.
- Provides supplementary materials such as guides, letters, flyers, floor plans and schedules to the host agency (if applicable).
- Distributes roles and responsibilities to staff or provides the host agency with a list of roles needed to be filled.
- Assures that the volunteer training and peer educator training is scheduled.
- Orients the host agency staff at least two months prior to the event.

- Confirms supplies are developed, printed, and ready for use.
- Buys refreshments and snacks to hand out to the host agency staff and volunteers.
- Oversees the organization of the supply bins and the set up of all the stations at the beginning of the event.
- Decides whether to administer pre and post tests for evaluation.
- Assures there is Orientation for participants before the event.

### Program Director's Role During the Event

- Checks to see if all stations are arranged according to the floor plan and set up properly.
- Verifies that all community volunteers and station staffers have arrived and are in their proper locations.
- Hands out “*Facilitator's Guide to the Processing Session*” to all processing staff at the beginning of the event. Hands out and collects process evaluation forms or post test survey forms.
- Walks around to all stations to observe activities.
- Reassigns staff to different stations to keep event running smoothly.

*Note: The Child Support and Baby Supply Stations are very crowded at the beginning of Round 1. The Financial Advisor's Station becomes busy at the end of Round 1 and Round 2.)*

- Keeps track of time during the event to ensure the participants have enough time to go to the stations during Round 2. Makes sure all participants move from Round 1 to Round 2 after 20 to 30 minutes.
- Announces via microphone when there are 10 minutes left in Round 2 and reminds all participants to go to the Financial Advisor to review their savings and hand in their left over money.
- Announces when the event is over and processing begins. Reminds participants to find their group leader for the processing session.

*Note: Staff and participants should know their processing group before the main event begins. Staff should also know which area of the room to gather their participants to avoid confusion.*

- Makes sure all stations are properly cleaned up and all materials are stored in their appropriate bins.

## **TRAINING FOR THE EVENT**

Prior to the event all staff, volunteers, and peer educators must be trained on the process and rules of the event. The following job descriptions are for people accountable for planning and delivering extensive training sessions.

### **1) Agency Trainers**

The Agency Training role is important because this person will be in charge of explaining the entire process and structure of **The Real Deal** to the host agency staff involved in facilitating the event. Therefore, it is best to choose one or two Agency Trainers who have experience

working **The Real Deal** and who feel comfortable explaining the information from Chapters 2 and 3 of this manual. Using these two chapters can be helpful when explaining the rules for the event, the life lessons the participants gain from the event, and the different stations involved in the event.

The person who becomes the Agency Trainer will first figure out the number of host agency staff available to help run the event. Then, a few weeks prior to the event, he or she will invite all of these staff members to attend a training session. During this training session, it is a good idea to have the staff run-through the event to see the set up and the flow of the different rounds. At the end of the training, the Agency Trainer should pass around a sign-up sheet so the staff members can choose the position they want to fill during the event.

*Note: If there are less than 50 participants going through the event, then it is okay to have less than two staff members per station.*

### **Training Points for the Host Agency Staff**

Listed below are some specific topics, from Chapters 2 and 3, which should be covered with the host staff:

- 1) The goal of the activity and the life lessons learned by participants.
- 2) The purpose of the Orientation and Processing Sessions.

*Note: The Agency Trainer should supply copies of the Orientation and Processing Guides from Chapter 2.*

- 3) The layout of Rounds 1 and 2 and a description of the different Core Stations. (Make sure to have the staff sign-up for a specific station or a location they want to assist with during the event. Also, remind them to read through the specific guidelines for their station.)

*Note: Staff should also be told which stations are taken out during Round 2, such as the Baby Supply Station and the Child Support Station. Staff should be reassigned to another station for Round 2.*

- 4) A list of possible job assignments on the participant wallets. It is helpful to show the staff a sample wallet with the play money and a pay stub.

*Note: Staff should distribute the wallets right before Round 1 starts.*

- 5) An overview of the Financial Advisor's role and the College/Vocational facilitator's role in transitioning between the two rounds. Encourage staff to direct participants to different stations on their budget sheet.

*Note: The host agency's staff should also be familiar with the next section of this Chapter titled "Running the Stations." This includes a description of the staff's role as a facilitator at the different stations, as well as the role of community volunteers and peer educators.*

### **Handouts for the Host Agency Staff**

- The Two Page Guide (Appendix L)
- Guide on *Valuable Life Lessons* found in Chapter 2
- Station Guidelines and station sign-up sheet
- Pre/post tests (Appendix S)

- Sample participant wallet with play money and budget sheet
- Electronic copy of materials for them to use as a template to create their own
- Agenda with the scheduled date and time
- Floor plan with a layout of the different Core Stations and Community Volunteer Stations (Appendix B)

## 2) **Community Volunteer Coordinator**

One or two Community Volunteer Coordinator(s) should be in charge of recruiting a variety of local agencies and community groups who are interested in setting up their own Community Resource table. These volunteers are invited to provide information about their company or agency and are welcome to bring handouts, brochures, or trinkets for the participants. Volunteers may be encouraged to deliver positive messages and advice to the participants. It is also helpful for them to share their own career path and the steps it took to get there.

*Note: Recommendations for volunteer groups are listed in Chapter 3 under “Community Resource Stations”.*

### **Community Volunteer Coordinator’s Role Before the Event**

- Exchange contact information with the volunteers: name, agency, phone number, work address and email address.
- Provide a training session to explain the purpose and goals of **The Real Deal**. Volunteers can either set-up their own Community Resource station, help out at a Core Station, or assist in other areas of the event.
- Invite community members to a secondary training where they can go through an actual **The Real Deal** event with a group of peer educators who are getting trained.
- Mail out their confirmation letters a month before the event to remind them of the date and time of the event.
- If volunteers do not RSVP, then make reminder calls a few days before the event to see if they still plan on attending.

### **Community Volunteer Coordinator’s Role During the Event**

- Check-in volunteers, help them get situated at their station and quickly review the floor plan and color-coding system.
- Provide each of them with a nametag and sign for their table.
- Designate extra volunteers to jobs such as money runner, advisor, packet passer, refreshment coordinator, or room roamer.
- Be prepared to reassign staff in case some volunteers do not show up.
- Be available during the event in case any volunteers need help.

- If time permits, take some notes on the volunteers' approach to the event as a good resource for future events.

### **List of Helpful Handouts for the Community Volunteers**

- 1) Two Page Real Deal Guide (Appendix L)
- 2) Floor plan (Appendix B)- label their station with the volunteers' names, their agency and the appropriate colored tablecloth.
- 3) An agenda for the day including: dates, times, and the exact location.  
*Note: You may want to invite them to arrive a little early to prepare.*
- 4) A description of Rounds 1 and 2, as well as an outline of their task or their station's guidelines - if assisting with a Core Station.
- 5) A copy of The Importance of Community Resource Volunteers (Appendix U).
- 6) Copies of the Community Resource Station Descriptions as an example of what they might offer at their station.
- 7) Blank copies of the Community Resource Station Description to use when they are planning their own station. (Appendix J)
- 8) A sample of the participant's wallet for Round 1 and 2. (Volunteers should be able to differentiate between the two rounds in order to make meaningful conversations with the participants).
- 9) A copy of the *Facilitator's Guide to the Processing Session* from Chapter 2.

### **3) Peer Educator Trainers/Coordinator**

An extra feature in **The Real Deal** is including peer educators. This can be done by selecting about 20-25 students who show leadership potential and can offer encouragement and advice to their younger peers. Peer educators can be recruited from schools, community groups, or faith-based youth groups. The Peer Educator Trainer/Coordinator may decide to choose teens who have either been recommended or who they know personally. This will help ensure that the selected peer educators are positive role models who can deliver powerful messages to the participants.

When choosing peer educators, it is usually a good idea for those students to have already been through **The Real Deal** event. When students are familiar with the stations and the overall concept, it is easier for them to run the stations and offer guidance to the younger students. If the selected peer educators have never participated in the event, then the Peer Educator Trainer/Coordinator can set-up a demonstration event for them to run-through. It is also a good idea to invite the community volunteers to go through this sample event with the peer educators. Follow this run-through with a short Processing Session (found in Chapter 2).

Overall, an hour-long training session should prepare the peer educators to assist in running the stations, while helping them understand the overall purpose of the event. Stress to the students the importance of the lessons this event provides and remind them that the

participants are more likely to listen to their advice because they are close in age. The peer educators should leave this training session with knowledge on the rules and teaching points for each station, and they should know how to offer guidance in a positive, friendly, and respectful manner. Also, remind the students that they will most likely either manage the stations with another peer educator or with an adult.

<b>Suggested Station Assignments for Peer Educators</b>			
Child Support	2	Groceries/Personal Care	2
Baby Supplies	2	Communication	2
Child Care	2	Furniture	2
Clothing	2	Entertainment	2
Housing	4	Financial Advisors	4
Transportation/Insurance	4	College/Vocational	4

## **GETTING READY FOR THE BIG DAY**

**The Real Deal** event involves a great deal of preparation. The following jobs are for people helping to prepare supplies and materials for the main event. These people should start putting together the supplies and organizing for the event long before the “big day”.

### **1) Supply Bin Organizer**

The Program Director should choose one staff member to help them organize all of the supply bins with the appropriate materials for each station. It is a good idea to look at the bin inventory and to double check each bin before the event to ensure there are no missing items. On the day of the event, the Supply Bin Organizer should transport all of the bins to the host agency and distribute the bins to the corresponding tables. At the end of the event, this person is responsible for making sure all items are put back into the correct bins.

*Note: Specific supply details can be found in the individual station guides in Chapter 3, as well as the “Room Set Up and Supplies” section of Chapter 4.*

### **2) Facility Sign Maker**

It’s helpful to have someone responsible for making signs to hang in the host facility. The signs should be posted the day of the event and should direct participants, staff, community volunteers, and other guests to the event location. If the sign maker is unfamiliar with the facility, they might choose to go to the host agency with the event director to get a tour of the location. The sign maker could find it helpful to draw up the floor plan with all of the Core Stations and Community Resource Stations clearly mapped out. The name of the volunteer, as well as their company’s name should be written on the floor plan on the appropriate table.

### **3) Poster Board Creator**

If this is the agency’s first time putting together a Real Deal event, they will need someone to make a poster board for each station. Each poster board could display pictures of items from that station. For example, the Transportation Station poster might include pictures of different types of cars, whereas the Baby Supplies Station will have pictures of bottles and diapers. Make sure the posters are colorful and grab the participant’s attention. On each poster board there should be a price list, in a plastic sleeve, showing the options of prices

for the products. The poster board creator is responsible for researching prices for the different products on the display boards (See “Check Local Costs and Services” in Chapter 4). These prices and pictures may need to be updated every couple years to stay as current as possible and to make sure all of the stores and products are still available in that area. *Note: The poster board creator should begin this job long before the event because it can be very time consuming.*

#### **4) Wallet Makers**

There could be a few staff members assisting each other in putting together the participant wallets. The wallet makers might be volunteers, interns or local high school students. Some events have as many as 200 participants and each person needs one wallet per round. The wallet makers will print off one yellow (or any color) wallet for each participant in Round 1 and one green (or a different color) wallet for each person participating in Round 2.

The wallet makers are responsible for making sure all items are in the wallets, including the correct amount of play money and a budget sheet. Once all the wallets are completed, a “You are a Smoker” sticker should be placed on the outside of twenty-five percent of the wallets. This percentage may change over time and may be updated as it will represent the number of smokers currently in the United States. Once this is all completed, one person should take the lead in transporting the wallets to the event location. You may choose to collect these wallets at the end of each round so that they can be reused in future Real Deal events or you may choose to allow the participants to keep the wallets as a take away reminding them of the event and what they learned. The assigned jobs and salaries on the wallets will need to be altered every few years in order to stay current.

*Note: Use the templates from Appendix O to make the wallet or an alternative would be to use two different colored envelopes.*

#### **5) Brochure and Community Letter Writer**

Brochures should be developed and handed out prior to the event. This will help inform community volunteers about **The Real Deal**. The brochure should be enticing and should clearly advise people about the goal of this event. Some main items to include are the agency sponsoring the event, an agenda for the day, and a schedule with the date, time, and exact location for the event. Fliers and community letters can get the word out to members of the community or can act as a confirmation letter with an RSVP date included. Samples of each of these can be found in the Appendix.

#### **6) Thank-You Letter Writer**

One person should be responsible for compiling a complete list of all the people involved in the event, including their addresses. When distributing thank you letters, be sure to include any and all host agency staff members involved in assisting with the event. This could include everyone from the building custodians all the way up to the agency director. The person in charge of this task can either mail or hand-deliver these letters.

## 7) Print Additional Materials

The Program Coordinator should be in charge of making sure all additional paperwork and guides are organized and printed. Many of these materials are found in the Appendix.

These materials may include:

- Participant surveys or pre/post tests.
- Facilitator's Guides to the Orientation Session, the Guide to the Processing Session, and the Valuable Life Lesson Guide (in Chapter 2).
- Rules and guidelines for each of the Core Stations.
- Brochure with agenda inside.
- Copies of the Real Deal schedule for the day.

## RUNNING THE STATIONS

The staff and volunteers in charge of setting up the event and running the stations should use these job descriptions to ensure the event runs smoothly. Each of these staff members should be familiar with the process of Rounds 1 and 2, which are described in Chapter 2.



### 1) Core Station Staff

A few weeks prior to the event, the Agency Trainer will send around a sign-up sheet for staff members to choose the Core Station they want to manage. This sign-up sheet should indicate the number of staff members needed at each station. Staff should arrive about 30 minutes prior to the event in order to set up their individual stations. This includes finding the supply box that coordinates with their station and unloading the supplies onto their table. This also includes putting down the correct tablecloth, setting up the play money on

the table, and putting up their poster board. Staff should have enough time to read through the rules and instructions for their table, and they should make sure to explain these rules to the peer educator assigned to their station. Each station's rules will vary slightly and staff must know the information they are relaying to the participants. It is important for all staff to make sure the participants visit the Child Support Station in Round 1, especially before allowing them to purchase baby supplies or child care. If stations start to get overcrowded, staff should redirect participants to less crowded stations to help the event run smoothly. Staff at the Core Stations should also make an effort to redirect youth to the Community Resource Stations because these stations will offer them money, resources, and important advice.

If a participant is running low on money or does not have any money remaining, then they should be directed to visit the Financial Advisor. Twenty to thirty minutes through Round 1, all participants should be directed to the College/Vocational Station where they will receive a new wallet with a new identity and Round 2 begins. Round 2 runs in the same manner, except there will be no baby stations. At the end of Round 2, all staff should begin to help participants who were not able to make it to the Financial Advisor's Station by tallying up their savings on the flow sheet and collecting their left over money, envelopes, and pay stubs.

*Note: The Program Director can rotate staff to other stations if there are long lines or if there are crowded stations. Initially, staff may notice the Child Support, Housing, and Transportation Stations get backed up and more staff may be required at these stations at the beginning of Round 1.*

## **2) Financial Advisor's Station**

If a participant can no longer afford his/her monthly expenses, then s/he will go to the Financial Advisor to get help budgeting his/her money. Financial Advisors will help the participants free-up their money in order to pay their bills and purchase necessary items to survive. They will also be there to encourage participants to downsize on purchases that may be too extravagant or pricey. Participants may have to reevaluate their necessities and go back to certain stations to exchange their purchase for a less expensive package. During Round 1, when participants become bankrupt, the Financial Advisor will give them an "I'm In Debt" sticker. Since the participant is in debt, the Financial Advisor must tally up his/her expenditures on the budget sheet and collect that participant's left over money. The Financial Advisors will then encourage the participant to visit the College/ Vocational Station to learn the benefits of obtaining a higher education. Round 1 ends once they go to the College/Vocational Station for advice, and Round 2 begins once they receive a new life with a college degree, higher income, and no children. Make sure all participants go to the College/Vocational Station twenty to thirty minutes into the scheduled time of the event.

In Round 2, participants will have better paying jobs and no babies to support. This allows the participants to revisit each station with less pressure to buy lower priced items. By the time Round 2 is over, most participants will have been to every station and will still have money left over. At the end of Round 2, the Program Director will make an announcement for all participants to make sure they visit the Financial Advisor. The Financial Advisor should review the participant's savings, collect any of their extra Real Deal money, and

explain the importance of staying out of debt. The Financial Advisor will also share with the participant the advantages of saving money and project retirement savings based on monthly saving amounts. *Note: There could be as many as four or more Financial Advisors at the end of each round, depending on the number of participants. Facilitators from the Child Support and Childcare stations can be reassigned as Financial Advisors for the end of Round 2 to avoid overcrowding.*

### **3) Community Health Station Staff**

If participants get a DUI (Driving Under the Influence), Smoker, or STD sticker during the rounds, then they must report to the Community Health Stations. At these stations there should be staff members collecting their fines or payments. For example, if a participant is a smoker, then s/he must pay the monthly cost for cigarettes, or if someone gets a DUI, then s/he must pay their court fine. The “You are a smoker” stickers are placed on 25% of the wallets before they are distributed to represent the percent of smokers currently in the United States. There should also be a few volunteers or staff members assigned to randomly place “DUI” and “STD” stickers on the participants’ budget sheets throughout the main event. They should then be directed to the appropriate Health Station to pay their fine or cost and receive prevention education.

The facilitators at these stations are volunteers from local health departments, clinics, or hospitals and are trained in the related health issues. These professionals should prepare questions to ask the participants and should have up-to-date facts and statistics to share with youth. They can ask the participant some questions about the health risks associated with the sticker they were given. If the participant can answer a question correctly or engage in a discussion with the facilitators, then s/he will receive a \$10 bonus. Participants can only visit these stations one time to earn this bonus money. If there is no trained staff available to help, the Financial Advisors can collect all of these payments and offer some advice on these topics.

*Note: These facilitators are also responsible for setting up their own display and bringing pamphlets, pictures, or any other helpful items they want to exhibit. They should arrive about a half hour before the event begins so they have time to set up, and they should be situated at their table about ten minutes before the event begins.*

### **4) Community Station Volunteers**

If participants stop by a Community Resource Station they can receive \$10 from each individual station. In order to receive the money, they need to discuss the purpose of the station with the volunteers running the station. In some cases, the participant will need to pay money at the community resource stations. For example, s/he may need to put down money for a mortgage. The facilitators at each of these stations should prepare several questions to discuss with the participants, and they should bring pamphlets or other trinkets to give away for their organization.

*Note: Participants can only visit the stations one time to receive the \$10*

### 5) **Wallet Distributor**

Round 1 begins as the front doors open and the participants enter into the main room. At this time there should be a couple staff members or volunteers by the doors, distributing wallets to the participants as they come into the room and telling them to open up their wallets to determine their occupation. It is also a good idea for the wallet distributors to direct participants to go to less crowded stations when possible. *Note: The yellow, "single parent" wallets will be distributed during Round 1 and the green wallets will be handed out at the college station for Round 2.*

### 6) **Peer Educators**

Peer educators are a useful tool in The Real Deal because these students have the opportunity to help their peers learn to make healthy choices. When peer educators assist the staff in running the stations they can be looked at as role models, and the positive messages they deliver can be very powerful for the younger teens. Peer educators should be pre-assigned to help at a station. When they arrive at their assigned station, the staff members responsible for the station should provide the peer educators with the basic concepts and rules to follow.

*Note: It is best to use students who have already been through **The Real Deal** and those who understand the idea of being a peer educator.*

### 7) **Money Runners**

There should be two "money runners" in charge of making sure each station is stocked with money at the beginning of the event. When distributing the money, they should make sure it is organized by denomination. They should also make sure each Community Resource Station and Community Health Station has a stack of at least fifty \$5 and \$10 bills to begin the program. As the event progresses they should re-supply stations with money and during the last five minutes of Round 1 they should collect the players' money, reorganize it for Round 2, and re-distribute it to each station. Once the game is over the money runners should collect all of the money and reorganize it for future events.

### 8) **Greeters**

There should be two or three volunteers, interns, or sponsored agency staff members responsible for greeting community volunteers and guests as they arrive at the location. As volunteers enter the event, there should be a greeter to show them to their assigned stations and help them set-up if necessary. Greeters should also visit Community Resource Stations throughout the event to check on the volunteers, see how they are doing, and answer any of their questions. *Note: The greeter is usually the same person that is in charge of coordinating with community volunteers.*

### 9) **Roamers**

There are usually four to six "roamers" responsible for walking around during the event and assisting the participants as needed and making sure stations do not get overcrowded. If a participant looks like he or she needs some help, a roamer can look at his or her budget sheet and direct the participant to the appropriate station. Show the participants where stations are located by using the color coded table clothes. It is a good idea to send students to Community Stations because they can get an extra \$10 for each community

station they visit. When the session is over, the roamers should assist the Financial Advisors with tallying up expenditures on the participants' budget sheets and should help collect any leftover play money.

### **10) Refreshment Distributor**

One person can be in charge of passing out refreshments and snacks to the host agency staff and community volunteers either before Round 1 or sometime before Round 2. If the event takes place in the morning, doughnuts, bagels, and coffee can be served for the host agency staff and community volunteers. If it is done in the afternoon or evening, chips, vegetable trays and beverages can be served. This is a good way to show them your appreciation! Passing out water bottles is appreciated.

### **11) Set-up/Clean up Staff**

The Program Director and staff should set up the main room about an hour before the event begins. To set up, use the floor plan and the information found in Chapter 4 under "*Room Set-up and Supplies.*" These staff members should also make sure the rooms being used for the Processing Sessions are set up and ready. Once Round 2 ends and the participants go to the Processing Session, additional staff in the room should help clean up and take down all the stations. This includes putting all of the appropriate supplies back into their labeled bins. The sponsoring agency's staff should go around to the community resource volunteers and thank them for their participation and maybe help them pack up their station materials.

*Note: The host agency should have the maintenance staff set-up and take down all chairs and tables.*

## **ORIENTATION AND PROCESSING STAFF**

### **1) Orientation Staff**

Prior to Rounds 1 and 2, these staff members will introduce **The Real Deal** to all of the participants and will prepare the participants for the activities. Participants should leave this session with a clear understanding of the purpose of the program and how to actively take part in the event. The Orientation Session can take place either the day before the main event or the day of the event depending on the space available. Staff should determine when they will hold the Orientation Sessions and should each have a copy of the *Facilitator's Guide to Participant Orientation* found in Chapter 2. All of the orientation staff members should follow this guide sheet closely and answer the participant's questions to the best of his/her ability. If there is an evaluation component, then the orientation staff member will hand out a pre-test and will allow the participants approximately ten minutes to complete the questions.

### **2) Processing Staff**

Prior to the main event, all processing staff should be assigned a room and a group of participants to meet with after Round 2. They should also be given the *Facilitator's Guide to the Processing Session* before the event begins. Once the main event ends, the students will gather by their group leader and will leave all together for their processing session. It is a good idea for the processing staff to make signs indicating which group of participants

should report to them for the processing session. At the end of this round, each processor will hold up their sign. This will ensure that all participants know where to go when the director makes the closing announcements. The director can make this announcement five minutes before the session is over and can inform the participants to find their correct group leader.

The Processing Session will begin directly after Round 2 and will last about thirty minutes. Processing staff should have a box or a container to collect the participants' left over money, just in case the participants were not able to make it to the Financial Advisor station to add up their money for savings. Once the staff members have all their participants, then they will go to their assigned room and will begin the processing session using the Processing Guide found in Chapter 2. They should follow the guidelines on this paper in order for the discussion to run smoothly. This guide provides questions to ask the participants, as well as key messages to emphasize with the group. Once this session is over, staff will distribute the post-test. The post-test usually takes about ten minutes to complete.

*Note: This discussion works best when it is led by one or two staff members and has no more than twenty-five participants in each group.*

## Chapter 6- Adaptations

### **PLANNING MULTIPLE SESSIONS**

The reason for planning more than one session is to prevent the event from becoming too disorderly. This is usually the case if there is not enough space to accommodate the number of participants, or if the number of participants exceeds 150 people. There are a couple ways you can plan more than one session.

#### **1) Back-To-Back Sessions**

Implementing back-to-back sessions just means there will be a short break between the two groups going through the activity. In this situation, the main event would run the same, but it would take place twice during that one day and would be set up for two separate groups of participants. For example, one group of participants would make their way through Rounds 1 and 2 from 10:00am-11:00am, and then another group would run from 11:30am-12:30pm. This allows for a thirty minute break between the two sessions. The break between the two groups could be even shorter if there are enough staff and volunteers helping out.

Once all participants from the first group leave to go to the Processing Session, the staff has about a half hour to take a bathroom break and start setting up for the second group of participants. To avoid confusion, all staff should remain at their assigned station from the first session of the day and should use the short break to clean up their station, replenish their play money, and get ready for the second session to begin. It is the Program Director's role to provide a five minute warning before the second group of participants enters the main room, and she or he should make another announcement to let staff know the participants are about to enter the room. At this point repeat the job tasks necessary to run Rounds 1 and 2 of **The Real Deal**.

Doing two back-to-back sessions requires the group of participants to be split and staff to be assigned to facilitate at least one session. In this situation, extra staff may be required because some staff will be hosting the Processing Session with the first group of participants, while the second group of participants is starting Round 1. Simply bring in new staff members for the second session to take the place of the facilitators doing the Processing Sessions.

*Note: Enough wallets should be made for all participants in first and second groups to avoid having to reorganize the wallets from the first session.*

**Event Scheduling and Timing for Back-to-Back Sessions:**

Staffing the event, finding volunteers, and setting up for the event can be very time consuming. For that reason, planning two back-to-back sessions can help make the most of extensive volunteer recruitment, preparation, staffing and set up time. When offering **The Real Deal** to a high school or middle school you might find it more effective to follow this sample schedule:

Sample Schedule for The Real Deal Your Local High School Date			
<b><u>Group 1: Team A and Team B</u></b>			
All of the above classes report to the main gym at the beginning of period 2.			
8:15-9:15 am (2 <sup>nd</sup> – 3 <sup>rd</sup> periods)	9:15-9:25 am (Last 10 minutes of 3 <sup>rd</sup> period)	9:25-10:00 am (4 <sup>th</sup> period)	10:05-10:40 am (5 <sup>th</sup> period)
Real Deal in Main Gym	Sit in the bleachers by class	Processing in classrooms*	Report to regularly scheduled classes
<b><u>Group 2: Team C and Team D</u></b>			
All of the above classes report to the main gym at the beginning of period 4.			
8:15-9:25 am (2 <sup>nd</sup> – 3 <sup>rd</sup> periods)	9:25-10:30 am (4 <sup>th</sup> – 5 <sup>th</sup> periods)	10:30-10:40 am (Last 10 minutes of 5 <sup>th</sup> period)	10:40-11:15 am (6 <sup>th</sup> period)
Report to regularly scheduled classes	Real Deal in Main Gym	Sit in the bleachers by class	Processing in classrooms*

*Note: This sample schedule didn't allow for the 30 minute break between sessions as recommended. Flexibility to fit into the school's schedule is often needed.*

**2) Two Main Event Rooms**

Separating participants into two main event rooms is beneficial because there is less traffic which makes it easier to spend time teaching the participants as they go around to the different stations. This is especially important to try to do if there is a big group of participants.

The two rooms should be set-up in big areas, such as a school's cafeteria and gymnasium. The problem with hosting two sessions at the same time is that there needs to be twice as many staff and materials. When planning for two main events there needs to be double the amount of volunteers, poster boards, wallets, money, and tables. If the host agency has the space, resources, and time to set up for a double event, then they should try to do it. Having two main rooms is recommended because staff will be able to get the sessions done in one day and because splitting the participants allows for a better learning environment.

**3) Separate days**

In order to accommodate a large group of participants, the host agency may request for the event to be held on two separate days. In this case, one group of participants would go

through the simulation on one day and the other group would do it on a separate scheduled day. No major adaptations need to be made to the schedule because it will simply run on two separate days. All facilitators and volunteers need to know the exact dates and times for these two events.

*Note: It is best to try to host back-to-back sessions or two main events at the same time because staff and volunteers will be able to accomplish everything in one day. If this is not possible, then schedule the event for two separate days.*

## **THE REAL DEAL TABLE TOP**

A table top version can be made to accommodate smaller groups of participants and can be done in a small area such as a classroom. The style and layout of the table top version is extremely flexible and can be adapted to fit the needs of any group. Using the table top version may even be a good option when implementing **The Real Deal** with a group of special needs participants because it is done in a more controlled setting. It can also be modified for a group of pregnant or parenting teens that are participating.

### **1) Room Set-up and Supplies**

All materials for this version of **The Real Deal** should fit into a portable file box so they can easily be transported to and from the event location. To keep this file box organized, it is a good idea to make a separate set of copies with the station rules and price lists. This will allow all materials to be in one place and will save work time since people will not have to constantly re-organize the supplies. It might also be helpful to separate the materials for each station by using labeled folders to hold supplies. For example, inside the file box there will be a folder labeled “Child Support Station” and all of the materials for this station will be stored inside that folder.

Supplies needed for these stations include:

- Participant wallets with pay stubs, play money, and budget sheets. Enough wallets need to be made for each participant to go through Rounds 1 and 2.
- A few laminated copies of the rules, teaching guides, and price lists for the stations being set up.
- Extra play money for each station.
- Calculators for each station.
- Child support slips in gift bags.
- Life’s Surprises numbers in gift bags.
- College/Vocational and Benefits of Saving handouts.
- DUI, STD, Smoker and other Stickers (optional).

*Note: Details about these materials can be found in Chapter 4 under Room Set-up and Supplies.*

Each station should be set up on separate tables around the room and the price lists for the stations should be laid out for the participants to see. All of the stations should also be stocked with play money and a calculator. Just as in the regular event, participants will go around the room from station to station to choose their life necessities, but this style may

only have a few of the Core Stations set up. It is easy to tailor the table top version to fit the needs of any group, to fulfill the objectives of any agency, and to target any major concerns within a community. There is freedom to choose the stations which will benefit the specific population going through the event. Think about the participant's needs before choosing the stations for the table top activity.

*Note: Remember, this is a smaller version so it is okay to use a classroom size area to run the activity.*

## **2) Layout**

The table top version can be run by as little as four staff members, but each staff member will need to cover two stations. The flow of the program will be similar to the full event but staff will move back and forth between stations. Facilitators will start with an Orientation Session, then the main event, and will conclude by processing the event.

### **Orientation Session**

Use the *Facilitator's Guide to Participant Orientation* found in Chapter 2 to help guide the orientation session. This gives the participants an overview of the event and provides them with guidelines and expectations for the game. Parts of this guide can be adjusted to fit the table top version. For example, using the community resource stations or the DUI and STD stations may not be feasible because there is not enough space or staff. The Orientation Session can be done directly before the participants go through Rounds 1 and 2.

### **Rounds 1 and 2**

Round 1 begins by passing out the wallets for the lower paying jobs which identifies the participants as single parents with no college education. Once everyone has been given a wallet, they will begin to move about the room. Facilitators should direct participants to start at the Housing or Child Support Stations so they can take care of their baby's expenses before moving on to clothing, transportation, etc. In the time permitting, try to get them to go to as many stations as possible before they run out of money.

There will not be a Financial Advisor's Station to provide the participants with financial advice, so staff must guide them once they start to run low on money. Staff can give the participants the option to go back to a station to purchase a less expensive item and help them figure out how they can budget their money better.

When participants are unable to continue, have them gather in one spot and wait for the majority of participants to run out of money. Then, staff should use the College/Vocational Station Guide to review the main points about the importance of going to a college or trade school. At this time, staff should take the participants' old wallets and give them each a new one. Their new status will be a single professional with a college degree, a higher paying job, and no children. Let the participants know they should repeat each station during this second round, and they should use their new budget sheet to mark off their total expenditure. Also, tell them they will not need to go to any of the baby stations since they do not have children.

*Note: Make sure they keep their budget sheet from Round 1 so they can discuss it during the Processing Session.*

### **Processing Session**

The processing session from Chapter 2 should be altered to fit the specific group needs or the main focus of their table top game. The Processing Session should flow with the stations being used in the activity, and the facilitators should make sure to be sensitive to the group of participants involved. At the end of Round 2, after they have been to each station, have the participants add up any left over money, and use the *Benefits of Saving* handout found in Appendix R to show them how much money they could save. If time permits, use the *Facilitator's Guide to the Processing Session* to review major concepts from the event.

### **3) Facilitating Pregnant and Parenting Teens**

The table top version can be set-up to engage pregnant and parenting teens as well. Adaptations can be made to the event to focus on the importance of graduating from high school, the necessary steps to plan for post secondary education, and ways to avoid another pregnancy before achieving their goals. This activity must be modified to reflect the real-life circumstances of pregnant and parenting teens.

### **Altering Rounds 1 and 2**

The first round will be the same in this version because the participants will still receive the usual low paying, single parent packets. However, Round 2 is different because the participants will still have a baby, but they will learn the benefits of delaying a subsequent pregnancy and obtaining their education and a higher paying job. The other difference is that The Duck of Chance/Life's Surprises display has been modified to reflect some of the challenges of being a single parent. Another reinforcing message throughout the activity is that a second pregnancy will have a tremendous effect on their budget. In order to show this effect, staff will place second pregnancy stickers on a few random participants, and they will then have to pay the expenses of two children.

### **Processing Modifications**

**The Real Deal  
Facilitator's Guide to the Processing Session  
For Pregnant and Parenting Teens**

**Questions for the participants:**

**A. Describe any experiences and challenges you faced during Round 1 through the stations.**

- 1) Were you able to afford what you needed by budgeting your money?
- 2) Were you able to afford the necessities for your babies (diapers, baby clothes, wipes)?
- 3) Were you able to afford a car? A phone?

*Note: As parents, you will need to have a phone and transportation in case of an emergency. Also, you will need transportation to bring your child to child care each day in order to keep your job.*

- 4) Since all of you want to do what's best for your baby, how did it feel not being able to afford to buy the things you and your baby need?
- 5) Did some of you save money by breastfeeding?
- 6) How many of you received child support? How much of what you need for your baby was covered by this money?

**B. Explain your experience in Round 2 once you had an education and a higher paying job.**

- 1) What could you buy this time for your family that you could not afford the first time through?
- 2) Were you able to upgrade your housing, transportation, communication, baby supplies and child care?
- 3) Were you able to afford what you needed by budgeting your money?
- 4) What kind of fun things did you plan for you and your baby?

**C. As a parent, describe the most important lesson in this activity.**

- 1) For those of you who had a second baby, could you afford it?
- 2) What are the advantages of graduating from high school and pursuing a higher education? What lessons will your child learn from you?
- 3) It is important to know that you can always support your child even if you do not have any financial assistance. What is the best way to ensure this?
- 4) How can you work on your future plans right now so you can be on the right track?

**FAITH-BASED ORGANIZATION'S VERSION**

A faith-based organization can set up either a table top event or the regular Real Deal event. Faith-based organizations involved in **The Real Deal** have a good opportunity to market this program to a wide variety of youth, to invite other sites to get involved, and to encourage any faith members to set up Community Resource Stations. When faith-based organizations implement **The Real Deal**, they can include teens ranging from 12 to 18 years of age. In addition, parents get the chance to walk around and observe their kids as they go through the event. This makes for a very family-friendly activity and helps reinforce some great life lessons.

In some cases, the themes and stations need to be adjusted to fit the specific values and philosophies of the different sites. Be sure to market this program in a way which lets everyone know that the messages displayed in **The Real Deal** can be adapted to fit within the scope of faith-based organizations. While most of the themes involve valuable lessons about family, goal setting, community, education, and budgeting, some modifications may need to be made to the content. It is important to be sensitive to those organizations interested in emphasizing abstinence, and the boundaries they set on teen pregnancy prevention and sexually transmitted disease awareness need to be respected.

**1) Welcoming and Orienting Participants**

Welcome the participants and adults as they enter the event, check to see that they are all signing in, and direct them to the appropriate area for orientation. Once everyone has

arrived, acknowledge all of the faith-based organizations in attendance and encourage everyone to become familiar with each other. Also, identify staff, peer educators (if available), and community members there to assist them. The Orientation Session will then be held for the group by following the guide from Chapter 2. After the Orientation Session, direct everyone to the main room and allow them to get started. Round 1 and 2 will run the same as the regular event.

## 2) Processing the Activity

The faith-based Processing Session can be done in the same manner as stated in previous chapters. The *Facilitator's Guide to the Processing Session* in Chapter 2 can be a resource for this session. Again, be sensitive to the themes used during the activity and make sure the processing questions match the objectives from the event. It is also a good idea to invite the youth directors to assist in processing. This gives them a chance to add their spiritual message to further expand the experience and “lessons learned” for the youth. Youth directors should be asked ahead of time whether or not they would like to participate in the Processing Session. This allows them to review the main points covered in this session, and it gives them time to create an appropriate message to add on.

## 3) Follow-up

Send a thank-you letter to show your appreciation. This letter should be sent to the host site and should include the names of everyone involved in making the event happen. It is also a good idea to send a summary of the event to all the sites so they recognize the steps that took place in planning the event, as well as the networking involved. Another way to follow-up is by having the adult participants complete a post-survey to find out any changes they would make for future **The Real Deal** events.

## Chapter 7- Evaluation

### **PURPOSE**

Performing an evaluation of **The Real Deal** is useful because the data will provide concrete information about the impact this program can have on participants. Following up the event by collecting longitudinal data will increase the validity of the program and these results can be shared with potential community partners, hosts, and funding agencies. This evaluation information is one of the most powerful marketing tools for **The Real Deal** program.

Although evaluations are time-consuming and expensive, taking the time to evaluate the event process and the impact it has on participants will serve several important purposes. First of all, evaluation data tells program staff if the key messages are being understood by the participants. In addition, it provides information about the prior knowledge that youth in that community have about health and financial management. This information can be useful in creating future events because it sets a platform for teaching points and life lessons that need to be advocated throughout select communities.

### **EVALUATION METHODS**

Using an evaluation process for **The Real Deal** will help identify what changes need to be made to ensure future events are effective. In addition, the information gathered can measure long-term health effects that people encounter as a result of their participation. Many local health departments conduct a five-year community health assessment to measure the effectiveness of their programs in specific communities. There are several types of evaluations which can be used to assess a program such as **The Real Deal**.

#### **1) Process Evaluation**

Observations as well as formal and informal feedback can be gathered to assess the process of **The Real Deal** event. Information and suggestions can be gathered from participants, staff, peer educators, and community members about how the event went, what seemed to work well, and what was challenging. Information from participants can be gathered during their Processing Session. Facilitators should simply listen and record comments from participants on what they found to be both positive and negative aspects of going through the simulation. Hosts can also use information from the participants' pre- and post-tests to emphasize their recommendations.

Feedback from staff can be elicited through informal conversations, but a guided "debriefing" session should be done to get more of their input and ideas for future events. A debriefing session should be set up anywhere up to a week after the actual event. Make sure to include staff involved in conducting the Processing Sessions because this will provide first hand experience from the participants. Peer educators can also be asked to provide feedback either during this debriefing session or sometime directly after the event.

Organizations that want more formal process evaluation tools can use a more structured "debriefing" meeting that is guided by a set of written questions. Once the event is over the staff involved can fill out the process evaluation document to review their experience in hosting the event. It is important for these adults to carefully review the process of their

event and to document and explain any changes or suggestions they would make to improve the activities. Ask all facilitators and hosts to take their time in filling out this document because the feedback provided will benefit future events.

## **2) Impact Evaluation**

Pre-and post-tests, which function as the primary evaluation tool for **The Real Deal**, are given to each participant on the day of the event. This data is used to describe the impact of the event on the participants, it provides information about the effectiveness of the key messages used at the stations, and explains whether or not these messages were understood by the participants. This feedback will give staff an idea of how they can modify the delivery of these messages for their next event.

*Note: The pre-and post-tests are included in Appendix S. If you choose to conduct pre- and post-testing, this is an easy survey to use. However, you can modify or select only a few of these questions to ask your participants. If you do modify the survey, be sure to pilot test it before using it with a large group.*

## **3) Outcome Evaluation**

A follow-up survey can be given to evaluate the long-term outcome of the event and to measure how long the participants retain the lessons taught in the simulation. This longitudinal data could contribute to an assessment which indicates the general quality of life and the changes in health status for the participating communities.

This survey should be given about three to six months after these primary tests, but time constraints may require that this follow-up survey be administered on a different schedule. The important factor is allowing sufficient time to elapse so that the measurement of message retention is valid. For example, if **The Real Deal** is presented in a school in April, then in order to maximize the number of participants who complete the follow-up survey, it is best to administer it before the end of the school year at six to eight weeks.

## **4) Data Management and Analysis**

The LCHD/CHC uses a database manager to store the pre- and post-test data. This is the most secure way to store data and to look at data subsets. The data is stored by breaking down each question with the percent of responses for that specific category.

## **ADMINISTERING THE PRE/POST TESTS**

The following outline can be used as a guide to administering the pre- and post- tests.

### **1) Guidelines to Administering the Tests**

1. Administering the pre-test should only take five to ten minutes to complete and can be given at the end of the Orientation Session. Usually with a large group the Orientation Session will occur a day or two before the event, and with a smaller group it might take place directly before the main event.
2. Administer the post-test at the conclusion of the Processing Session. This test may take the participants a few minutes longer because of the open-ended questions.

3. Schedule a convenient date for the host site to administer the three to six month follow-up surveys.

*Note: It is a good idea to make a reminder phone call two weeks prior to administering this survey.*

4. Administer the follow-up survey to participants using the same structure as the pre-tests. For example, if the pre-test was given in the health classroom, then present this survey in the same room. The goal is to reach as many participants who completed the original pre- and post-tests as possible. Due to lack of resources, it might not be possible to match the pre- and post-tests to each individual's follow-up survey. Instead, use aggregated group data to give information about the impact of the event on the entire group of participants.

*Note: Only distribute this survey to the youth who participated in **The Real Deal** and took the post-test. Sample pre- and post tests can be found in Appendix S.*

### **CLOSING COMMENTS**

Thank you for replicating **The Real Deal** in your community. We hope that this manual has made it possible for you to have an increased positive impact on the lives of the youth and families you serve. Please feel free to contact the Family Life Education (FLE) staff of Lake County Health Department/Community Health Center if you have questions or need clarification on anything in this manual. If you would like to contract with FLE staff to come and train your agency on how to offer **The Real Deal** please let us know.

Lake County Health Department / Community Health Center  
The Real Deal  
3010 Grand Ave., 2<sup>nd</sup> Fl.  
Waukegan, IL 60085  
847-377-8050  
[www.lakecountyil.gov](http://www.lakecountyil.gov)

## Appendix

Appendix A - Power Point Slides

Appendix B - Sample Floor Plan

Appendix C - Real Deal Brochure

Appendix D - Sample Letter to Parents

Appendix E - Sample Letter to Community

Appendix F - Sample Flyer for Participants

Appendix G - Sample Flyer for Facility Staff

Appendix H - Pay Stubs for Low and High Paying Jobs

Appendix I - Cash Denomination Sheets

Appendix J - Community Resource Representative Table Description

- Banking, Credit Union, Savings and Loan
- Job Training Agency/ Human Resources/Employment Agency
- Library
- Volunteer Organization
- Park District

Appendix K - Station Displays

- Apartment/Houses for Rent
- Baby Supplies
- Childcare
- Entertainment & Recreation
- Furnishings
- Clothing
- Communication
- Life's Surprises/Duck of Chance
- Groceries & Personal Care
- Transportation
- Insurance
- Realtor/Houses to Buy

Appendix L - Two Page Guide

Appendix M - Money Templates

- \$1
- \$5
- \$10
- \$20
- \$50
- \$100
- \$500

Appendix N - Child Support Slips

- Female Child Support Slips
- Male Child Support Slips

Appendix O - Wallet Front Designs

Appendix P - Budget Sheet Template for Rounds I & II

Appendix Q - Sticker Templates

- DUI
- You are a Smoker
- STD
- I Saved Money
- I'm in Debt

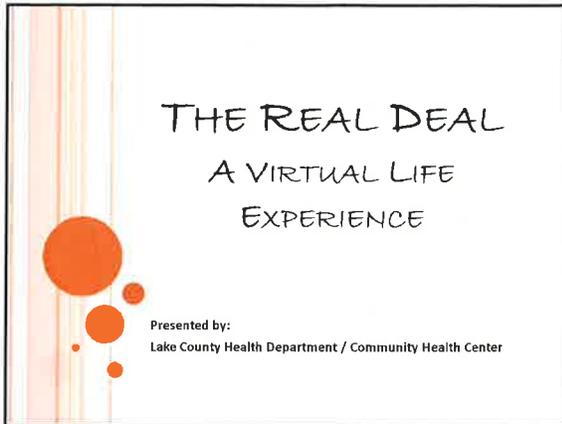
Appendix R - Benefits of Saving

Appendix S - Sample Pre and Post Tests

Appendix T - Post Event Survey Results

Appendix U - Importance of Community Volunteers

Appendix V - College or Vocational Training Handout



## THE REAL DEAL

### A VIRTUAL LIFE EXPERIENCE

Presented by:  
Lake County Health Department / Community Health Center

## THE REAL DEAL

### What is the Real Deal?

An engaging, active, positive, lively, interesting, dynamic, informative, motivating, energizing event that captures the attention of teens.

- Expands their awareness about life situations in their families and communities.
- Allows them to experience the demands of budgeting and living on a monthly salary.
- Enhances their understanding of the significant effect that decisions made today can have on their future.

## THE REAL DEAL

Teens participating in The Real Deal come away with a greater understanding of the:

- Importance of education
- Expense of teen pregnancy and parenting
- Impact that using alcohol, tobacco and other drugs has on their future

## THE REAL DEAL

### In just two hours, teens:

- Learn about financial responsibility.
- Understand the significance of post-secondary education/training in achieving self-sufficiency.
- Recognize that having children during teen years impacts educational achievement and financial goals.
- Discover that lifestyle choices such as smoking, using drugs and having sex at an early age interfere with achieving goals; and
- Increase awareness, life skills and confidence in making current and future decisions.

## THE REAL DEAL

### The Real Deal embodies key youth development principles.

- It actively engages teens in a well-implemented, structured activity.
- Offers a multi-dimensional approach.
- Helps teens build positive relationships with each other.
- Provides opportunity to interact with adults from the community who do not ordinarily have contact with teens.

## THE REAL DEAL

### A little history.....

- Developed from the Business and Professional Women (BPW) Federated Incorporated Reality Store Kit: A Gift to the Women of Tomorrow, created in 1994-95.
- Originally designed by BPW to teach young women the importance of learning financial management skills.

## THE REAL DEAL

### Our history.....

- Lake County Health Department prevention education programs recognized Reality Store's potential for conveying positive messages within a youth development context.
- In 1998, Family Life Education (FLE) began offering a version modified to emphasize delaying sexual activity. Since then over 4,000 teens have participated.
- Most teen participants live in Waukegan, IL, a low to middle income community that is predominately Latino and African-American with a 12.5% teen birth rate.
- The event has been successful in a wide variety of communities.

## THE REAL DEAL

### An evolutionary process.....

To make Reality Store a pregnancy prevention/abstinence promotion tool, over the years FLE has:

- Included both female and male teens.
- Addressed the needs of at-risk communities.
- Stressed the realities of teen pregnancy and parenting.
- Emphasized alcohol, tobacco and other drug prevention.
- Added emphasis on abstinence from high risk behaviors.
- Incorporated peer educators and community representatives; and
- Focused on the importance of academic success.

## THE REAL DEAL

### Here we are today.....

- A new name was selected – The Real Deal
- BPW supported our application for copyright protection
- A manual for publication is available

## THE REAL DEAL

### How It Works

- The Real Deal has two rounds in each session.
  - Participants receive a packet containing a randomly assigned "future at 25."
  - A job and pay stub is included and contains:
    - ✓ Gross monthly income
    - ✓ Net income after taxes and health insurance; and
    - ✓ Play money equal to their net monthly income.

## THE REAL DEAL

### How It Works

- During the first round, all participants have no more than a high school diploma/GED and are assigned a job that matches their educational attainment.
- All participants have a child.
- 25% of participants are smokers.
- Participants have 20-25 minutes to budget their expenses of daily living.

## THE REAL DEAL

### How It Works

- Expense stations are set up in a large room (gym or community center)
  - Housing      •Child Care      •Transportation/Insurance
  - Groceries    •Child Support    •Furnishings
  - Baby Supplies •Entertainment •Communications
  - Clothing     •Life's Surprises •College & Vocational
- Participants visit each station to purchase the necessities of life.
- A "financial advisor" is available to assist teens with budgeting their money wisely or offer alternative strategies for making ends meet

## THE REAL DEAL

### How It Works – Processing

- Once the teens have completed both rounds, they break into small, facilitated groups to process what they learned from the experience.
- This is a key component to the success in conveying the intended Real Deal message.

## THE REAL DEAL

### How It Works – Processing

- Helps participants discuss in their own words the lessons learned.
  - Abstinence from high-risk behaviors
  - Educational achievement
  - Taking the steps necessary to become fully self-sufficient adults
- Offers the opportunity to connect the concepts of individual self-sufficiency with aspirations of future marriage and family.

## THE REAL DEAL

### How It Works – Processing

- Individuals who facilitate the processing component must remember that teens in the group may already be facing some of the challenges defined by The Real Deal.
- It is important to acknowledge that The Real Deal presents an optimal way to achieve success, but that many families obtain life goals even in the face of challenges.

## THE REAL DEAL

### Nuts and Bolts

- The Real Deal can be used with small and large groups ranging from 10 to 300.
- Depending on the size of the group, each station must be staffed with one or more people.
- Process group facilitators must be trained.

## THE REAL DEAL

### Add-Ons – Peer Education

Trained peer educators staff most stations.

- Reinforces prevention messages with older teens
- Increases the impact of the message for participants.
- Increases school/agency/community recognition of the peer educator's achievements.

## THE REAL DEAL

### Add-Ons – Community Involvement

- Involves community and business representatives to staff community resource tables.
- Offers volunteer opportunities to a wide range of business, civic, education and social service agencies.
- Gives teens the opportunity to interact with adult community leaders.
- Teaches teens about community resources and opportunities.
- Offers teens information about saving money, buying homes, applying for jobs and the risks of credit cards.

## THE REAL DEAL

### Add-Ons – ATOD & STI/HIV Prevention

- Assigning some participants as smokers shows the financial impact of tobacco use.
- Random assignment of DUI stickers shows financial impact as well as the legal process and impact on future career opportunities.
- Random assignment of STI stickers shows both the social and financial costs of contracting an STI.

## THE REAL DEAL

### Adaptation and Variations

- Can be adapted for different developmental stages – middle and high school
- Table top model
- Parenting teen
- Teens and their parents together

## THE REAL DEAL

### Adaptations and Variations

The Real Deal is easily adapted to respond to interests, concerns or funding.

- |  |                           |
|--|---------------------------|
| • Abstinence Education                     | • Developmental Assets    |
| • Youth Development                        | • Academic Achievement    |
| • Teen Pregnancy Prevention                | • STI/HIV Prevention      |
| • Job Readiness                            | • Financial Management    |
| • Spiritual Values                         | • Postsecondary Education |
| • Alcohol, Tobacco & Other Drug Prevention | • Special Education       |

## THE REAL DEAL

### Adaptation and Variations

- Works well in faith-based organizations
  - Adult faith community members can add spiritual values
  - A "Faith Station" can be added as a community resource table
  - Offers opportunities for several faith sites to work together to sponsor the event

## THE REAL DEAL

### Developmental Assets

- Addresses all eight Developmental Assets categories:
  - Support
  - Empowerment
  - Boundaries and Expectations
  - Constructive Use of Time
  - Commitment to Learning
  - Positive Values
  - Social Competence
  - Positive Identity

## THE REAL DEAL

### Evaluation

- Beginning in 2003, The Real Deal evaluation consisted of a brief post-test and 3-6 month follow-up.
- Over 1,100 post-tests and 850 follow-up surveys showed that participants were gaining and retaining important prevention messages.
- In the fall of 2006, Lake County Health Department developed a new, more in-depth pre/post-test survey that has been completed by over 1,000 teens in Lake County middle and high schools.

## THE REAL DEAL

### Evaluation

By adding the pre-test and increasing the depth of questions, we have learned several important things.

- Teens participating in The Real Deal have already been exposed to and internalized prevention messages.
- However, evaluation results show statistically significant positive changes on all but 10 of 15 questions from pre-test to post-test.
- The questions that did not show significant changes dealt with ATOD use and STD/HIV where students scored very high on the pre-test.

## THE REAL DEAL

### Evaluation

The Real Deal is a powerful tool to reinforce and strengthen teens' positive attitudes about:

- Getting good grades while in high school;
- Pursuing a college education or post-secondary training;
- The risks of early sexual activity and the difficulty of caring for a child as a teen and/or single parent;
- The dangers of ATD use; and
- Positive support from adults in their lives.

## THE REAL DEAL

### Evaluation

Finally, teens responded that as a result of participating in The Real Deal, they:

*"understand the importance of planning for my education"*  
(86%)

*"more determined to reach my goals"*  
(87%)

## THE REAL DEAL

### In Summary.....

The Real Deal offers:

- An interactive and fun way to support existing abstinence programming
- Stimulates potential life experiences
- Positively influences attitudes
- Energizes teens interest and confidence
- Increases opportunities for community involvement in your programming

## THE REAL DEAL

Here are some of the things kids have to say about The Real Deal:

*"It opened up my eyes to see how hard it is to raise a child."*

*"It was a great way to learn how to budget your money."*

*The real world is really tough if you don't have an education."*

*"Don't have kids until you're financially able."*

*"We're gonna go home and hug our moms."*

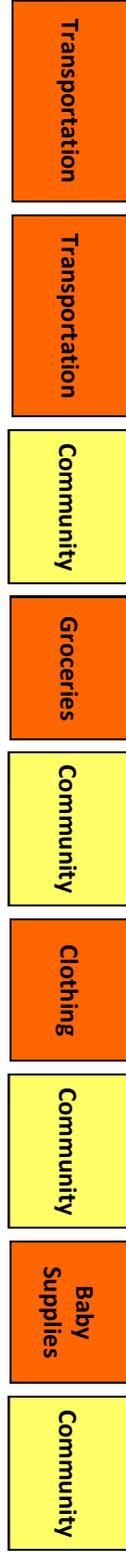
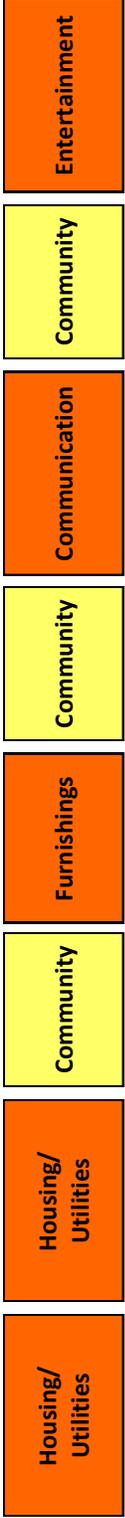
*"It teaches young adults to think just a little bit more instead of doing things on impulse."*

*No matter how hard school may seem, dropping out is 10 times harder."*

*"The activity really shows what happens in the real world. It provides kids with wake-up calls and it really tells us to make the right choices."*

# Appendix B—The Real Deal Floor Plan

(Back of Room)



(Front of Room)

# Supplies:



- Participant's wallet
- Play money
- Budget sheet
- Tablecloths
- Display posters & easel
- Calculators
- Pencils
- Rule list and Price list
- Extra supplies listed on each station's-guide



After hearing of this lively and informative activity, educators across the country have requested copies of **The Real Deal** to present in their communities.

For more information or to buy the manual please call  
**The Lake County Health Department,  
847-377-8060.**

# Tasks:



- 1) Recruit a host site and several community volunteers.
- 2) Schedule event date, time, location and number of participants.
- 3) Create a timeline and responsibility chart with all jobs.
- 4) Provide facilitators with a training.
- 5) Prepare all supplementary materials.
- 6) Request location be set up in advance.
- 7) Research product costs in your area and create price lists for each station.

Guide to Hosting the...



**The Real Deal**



Virtual Life Experience



Created by:  
Lake County Health Department/  
Community Health Center



# Overview:

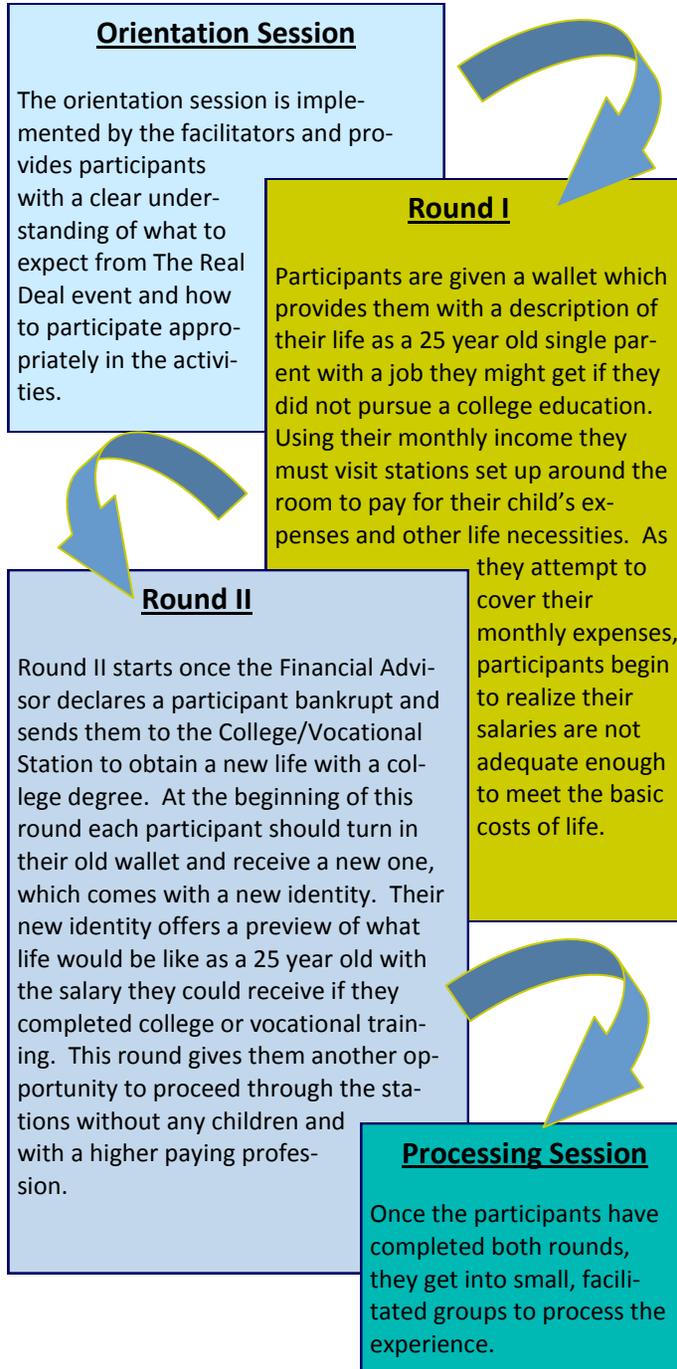
This interactive program allows teens to experience the thrills and challenges that go along with becoming a parent and an adult, and it will provide adolescents with the knowledge and skills necessary to make wise decisions and to avoid high-risk behaviors. This simulation encourages adolescents to practice healthy behaviors in their daily lives, set realistic goals, and



# Objectives:

- Recognize the importance of post-secondary education.
- Determine available resources in the community.
- Identify the challenges teen parenting can have on ones education and goals.
- Practice adult responsibilities such as budgeting money and managing the costs of independent living.
- Understand the risks and consequences associated with engaging in sexual activity.

# Breakdown:



# Stations:

Core Stations:	
Child Support	Communication & Electronics
Baby Supplies	Furnishings
Child Care	Entertainment/ Recreation
Clothing	Life's Surprises (Duck of Chance)
Housing	Financial Guidance
Transportation	College/Vocational
Groceries/Personal Care	

Possible Community Stations:	
Police Department	Banking/Investing
Library	Crime Prevention/ Community Safety
Car Dealers	Faith Organization
Real Estate Agent	Potential Employment Agencies
Social Services Agency	Colleges
Insurance Business	Park District
States Attorney/Legal Services	Local Government Organizations

Health Stations:	
Alcohol Abuse Prevention	Illegal Drug Prevention
Smoking Prevention	STD or unplanned pregnancy

## Appendix D - Sample Letter to Parents

Dear Parents:

The \_\_\_\_\_ grade youth from this area have been invited to participate in a program entitled **The Real Deal** offered by \_\_\_\_\_ and sponsored by \_\_\_\_\_.

This is an exciting opportunity for our young men and women to become more aware of the realities of daily life as an adult.

During the first twenty minutes of **The Real Deal**, students are given packets containing a typical monthly salary for a specific job they might get if they did not pursue education or training after high school. They also have a child and have to consider the expenses of child care and baby supplies. They then visit various “stations” to choose housing, cars, groceries, insurance, furniture and other necessities of life and these expenses are then deducted from their salary.

Teen peer educators help them understand the impact of their choices. Adults from the community offer advice about applying for jobs, being careful with credit cards, learning how to save for the future, and recognizing the importance of their education to gain future success.

Once the students realize the difficulties of managing their monthly costs, they are given a new packet with a job and the salary they could receive if they completed college or vocational training. They then get another opportunity to proceed through the stations.

**The Real Deal** helps students:

- Learn financial responsibility in a “hands-on” interactive workshop.
- Discriminate between luxury and necessity.
- Understand how starting a family at a young age impacts achieving their educational and financial goals.
- Recognize how some lifestyle choices such as cigarette smoking, drugs and drinking alcohol may interfere with achieving their goals.
- Increase their awareness, skills, and confidence in making current and future choices.
- Become more aware of the importance of academic success and the necessity of making wise decisions as they plan for their future.

**The Real Deal** will be held:

---

## Appendix E- Sample Letter to Community Participants

### The Real Deal

We appreciate your interest in **The Real Deal** and your willingness to take the time to participate. The students learn so much when they meet community representatives.

**The Real Deal** is a game of life and emphasizes the importance of academic success and the necessity of making wise decisions as students plan for their future.

During the first 20 minutes of **The Real Deal**, students are given packets containing a typical monthly salary for a specific job they might get if they did not pursue education or training after high school. They also have a child and have to consider the expenses of childcare and baby supplies. They then visit various “stations” to choose housing, cars, groceries, insurance, furniture and other necessities of life and these expenses are then deducted from their salary.

Once the students realize the difficulties of managing their monthly costs, they are given a new packet with a job and the salary they could receive if they completed college or vocational training. They then get another opportunity to proceed through the stations.

As a community volunteer, you will have a designated table on which to display your materials. We encourage you to discuss topics or provide activities that explain what your organization could offer them as an adult. Any literature, brochures, applications, and give-a-ways are always welcomed.

As an added incentive, each student receives \$10 play money to help them recognize the benefits of reaching out to community resources. As you give them their \$10, we ask that you sign off on their sheet to indicate they visited your table. There will be a sign on each table indicating the name of the organization and the representative.

This year, The Real Deal will be held at:

---

Please arrive at \_\_\_\_\_ to begin setting up your table and receive final instructions for your role in the event.

If you have any questions, please contact \_\_\_\_\_.

**A great program  
for teens!**

**You don't want  
to miss out!**



**You're invited to get a taste of life in the real world  
with The Real Deal!**

The Real Deal gives you the chance to pretend you're a 25 year old with a job, bills to pay, and other "adult" responsibilities. By taking part in this fun and interactive program you quickly become aware of the thrills, challenges, and realities that go along with becoming a parent and an adult.

This real-life experience also helps you learn the importance of going to college, making healthy decisions, and avoiding high-risk behaviors that many teens become involved in. By the time you leave, you will have the knowledge and skills necessary to achieve your goals and overcome the barriers and pressures teens face.

The Real Deal will be held on \_\_\_\_\_ at \_\_\_\_\_.

Come join us at \_\_\_\_\_ and

take part in this valuable life experience!

**\*\* Come with your friends! Meet other teens! Enjoy refreshments! \*\***

**Remember...**

**The decisions you make today can affect who  
you become in the future!**

Please sign up in advance by calling  
\_\_\_\_\_ (contact name) \_\_\_\_\_, \_\_\_\_\_ (phone #) \_\_\_\_\_.

# THE REAL DEAL

**\*\* Reinforce Youth Development and Prevention Curricula \*\***

**Here's your chance to give youth a taste of life in the real world with The Real Deal!**

## **Participating in The Real Deal allows teens to:**

- Learn financial responsibility in a “hands-on” interactive workshop.
- Identify how teen pregnancy, cigarette smoking, using drugs and drinking alcohol may interfere with achieving their goals.
- Meet supportive adults in the community and learn how community organizations and local businesses can help them work toward their goals.
- Improve their life skills and build their confidence.
- Recognize the importance of academic success and the necessity of making wise decisions as they plan for their future.

**After hearing of this lively and informative activity, educators across the country have requested copies of The Real Deal to present in their own communities.**

**For more information please call \_\_\_\_\_ at \_\_\_\_\_.**

**Hosting the event requires:  
space, time, staff,  
community volunteers,  
and teen participants!**

## **Program's Description**

Participating teens assume the role of a 25 year old with a career and a monthly salary. During the activity the teens must visit various stations set up throughout the main room, such as housing, transportation and clothing, in order to pay their monthly bills. As the participants move through the stations, they quickly learn about the expenses that go along with teenage pregnancy, the stress of being a single parent, and how education can directly affect a person's career goals. They also receive advice on setting educational goals and will gain skills to help them avoid high-risk behaviors.

**The Real Deal Pay Check Stub**

**OCCUPATION:** Factory Worker

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$23,490.00

**MONTHLY WAGE:** \$1,960.00

**TAXES:** \$608.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$1,110.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Factory Worker

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$23,490.00

**MONTHLY WAGE:** \$1,960.00

**TAXES:** \$608.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$1,110.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Animal Groomer

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$23,390.00

**MONTHLY WAGE:** \$1,950.00

**TAXES:** \$605.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$1,105.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Animal Groomer

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$23,390.00

**MONTHLY WAGE:** \$1,950.00

**TAXES:** \$605.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$1,105.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Nurse's Aide

**EDUCATION REQUIRED:** B.S.

**ANNUAL SALARY:** \$22,510.00

**MONTHLY WAGE:** \$1,880.00

**TAXES:** \$580.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,265.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Nurse's Aide

**EDUCATION REQUIRED:** B.S.

**ANNUAL SALARY:** \$22,510.00

**MONTHLY WAGE:** \$1,880.00

**TAXES:** \$580.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,265.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Lawn Care Worker

**EDUCATION REQUIRED:** H.S.

**ANNUAL SALARY:** \$35,000.00

**MONTHLY WAGE:** \$2,916.00

**TAXES:** \$905.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$1,771.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Lawn Care Worker

**EDUCATION REQUIRED:** H.S.

**ANNUAL SALARY:** \$35,000.00

**MONTHLY WAGE:** \$2,916.00

**TAXES:** \$905.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$1,771.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Bus Driver

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$21,520.00

**MONTHLY WAGE:** \$1,790.00

**TAXES:** \$550.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$1,000.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Bus Driver

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$21,520.00

**MONTHLY WAGE:** \$1,790.00

**TAXES:** \$550.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$1,000.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Child Care Worker

**EDUCATION REQUIRED:** B.S.

**ANNUAL SALARY:** \$21,520.00

**MONTHLY WAGE:** \$1,790.00

**TAXES:** \$550.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$1,100.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Child Care Worker

**EDUCATION REQUIRED:** B.S.

**ANNUAL SALARY:** \$21,520.00

**MONTHLY WAGE:** \$1,790.00

**TAXES:** \$550.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$1,100.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Housekeeper

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$20,520.00

**MONTHLY WAGE:** \$1,710.00

**TAXES:** \$550.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$940.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Housekeeper

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$20,520.00

**MONTHLY WAGE:** \$1,710.00

**TAXES:** \$550.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$940.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Teachers Aide

**EDUCATION REQUIRED:** H.S.

**ANNUAL SALARY:** \$20,430.00

**MONTHLY WAGE:** \$1,700.00

**TAXES:** \$530.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$930.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Teachers Aide

**EDUCATION REQUIRED:** H.S.

**ANNUAL SALARY:** \$20,430.00

**MONTHLY WAGE:** \$1,700.00

**TAXES:** \$530.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$930.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Cashier

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$19,640.00

**MONTHLY WAGE:** \$1,640.00

**TAXES:** \$508.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$890.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Cashier

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$19,640.00

**MONTHLY WAGE:** \$1,640.00

**TAXES:** \$508.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$890.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Store Clerk

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$21,960.00

**MONTHLY WAGE:** \$1,830.00

**TAXES:** \$570.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$1,020.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Store Clerk

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$21,960.00

**MONTHLY WAGE:** \$1,830.00

**TAXES:** \$570.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$1,020.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Movie Usher/Ticket Taker  
**EDUCATION REQUIRED:** H.S.  
**ANNUAL SALARY:** \$19,050.00  
**MONTHLY WAGE:** \$1,590.00  
**TAXES:** \$490.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$860.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Movie Usher/Ticket Taker  
**EDUCATION REQUIRED:** H.S.  
**ANNUAL SALARY:** \$19,050.00  
**MONTHLY WAGE:** \$1,590.00  
**TAXES:** \$490.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$860.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Fast Food Worker  
**EDUCATION REQUIRED:**  
**ANNUAL SALARY:** \$15,400.00  
**MONTHLY WAGE:** \$1,280.00  
**TAXES:** \$390.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$830.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Fast Food Worker  
**EDUCATION REQUIRED:**  
**ANNUAL SALARY:** \$15,400.00  
**MONTHLY WAGE:** \$1,280.00  
**TAXES:** \$390.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$830.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Hotel Clerk/Assistant

**EDUCATION REQUIRED:** H.S.

**ANNUAL SALARY:** \$18,950.00

**MONTHLY WAGE:** \$1,580.00

**TAXES:** \$490.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$850.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Hotel Clerk/Assistant

**EDUCATION REQUIRED:** H.S.

**ANNUAL SALARY:** \$18,950.00

**MONTHLY WAGE:** \$1,580.00

**TAXES:** \$490.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$850.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Video Store Clerk

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$17,570.00

**MONTHLY WAGE:** \$1,460.00

**TAXES:** \$450.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$770.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Video Store Clerk

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$17,570.00

**MONTHLY WAGE:** \$1,460.00

**TAXES:** \$450.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$770.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Office Clerk

**EDUCATION REQUIRED:** H.S.

**ANNUAL SALARY:** \$18,950.00

**MONTHLY WAGE:** \$1,580.00

**TAXES:** \$490.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$850.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Office Clerk

**EDUCATION REQUIRED:** H.S.

**ANNUAL SALARY:** \$18,950.00

**MONTHLY WAGE:** \$1,580.00

**TAXES:** \$490.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$850.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Lab Technician

**EDUCATION REQUIRED:** A.A.

**ANNUAL SALARY:** \$44,630.00

**MONTHLY WAGE:** \$3,720.00

**TAXES:** \$1,150.00 (deducted from your pay)

**HEALTH INSURANCE:** \$0.00 (your company pays)

**NET MONTHLY INCOME: \$2,570.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Lab Technician

**EDUCATION REQUIRED:** A.A.

**ANNUAL SALARY:** \$44,630.00

**MONTHLY WAGE:** \$3,720.00

**TAXES:** \$1,150.00 (deducted from your pay)

**HEALTH INSURANCE:** \$0.00 (your company pays)

**NET MONTHLY INCOME: \$2,570.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Carpenter

**EDUCATION REQUIRED:** Trade School or A.A.

**ANNUAL SALARY:** \$45,430.00

**MONTHLY WAGE:** \$3,790.00

**TAXES:** \$1,117.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,480.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Carpenter

**EDUCATION REQUIRED:** Trade School or A.A.

**ANNUAL SALARY:** \$45,430.00

**MONTHLY WAGE:** \$3,790.00

**TAXES:** \$1,117.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,480.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Journalist

**EDUCATION REQUIRED:** B.A.

**ANNUAL SALARY:** \$46,535.00

**MONTHLY WAGE:** \$3,880.00

**TAXES:** \$1,200.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,545.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Journalist

**EDUCATION REQUIRED:** B.A.

**ANNUAL SALARY:** \$46,535.00

**MONTHLY WAGE:** \$3,880.00

**TAXES:** \$1,200.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,545.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Counselor

**EDUCATION REQUIRED:** M.S.

**ANNUAL SALARY:** \$47,670.00

**MONTHLY WAGE:** \$3,970.00

**TAXES:** \$1,230.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,605.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Counselor

**EDUCATION REQUIRED:** M.S.

**ANNUAL SALARY:** \$47,670.00

**MONTHLY WAGE:** \$3,970.00

**TAXES:** \$1,230.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,605.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Accountant

**EDUCATION REQUIRED:** B.A.

**ANNUAL SALARY:** \$54,030.00

**MONTHLY WAGE:** \$4,500.00

**TAXES:** \$1,395.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,970.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Accountant

**EDUCATION REQUIRED:** B.A.

**ANNUAL SALARY:** \$54,030.00

**MONTHLY WAGE:** \$4,500.00

**TAXES:** \$1,395.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,970.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** AC, Heat & Refrigeration Repair

**EDUCATION REQUIRED:** A.A.

**ANNUAL SALARY:** \$44,000.00

**MONTHLY WAGE:** \$3,670.00

**TAXES:** \$1,140.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,395.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** AC, Heat & Refrigeration Repair

**EDUCATION REQUIRED:** A.A.

**ANNUAL SALARY:** \$44,000.00

**MONTHLY WAGE:** \$3,670.00

**TAXES:** \$1,140.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,395.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Auto Mechanic

**EDUCATION REQUIRED:** A.A.

**ANNUAL SALARY:** \$48,805.00

**MONTHLY WAGE:** \$4,070.00

**TAXES:** \$1,260.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,675.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Auto Mechanic

**EDUCATION REQUIRED:** A.A.

**ANNUAL SALARY:** \$48,805.00

**MONTHLY WAGE:** \$4,070.00

**TAXES:** \$1,260.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,675.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Computer Programmer

**EDUCATION REQUIRED:** B.S.

**ANNUAL SALARY:** \$55,730.00

**MONTHLY WAGE:** \$4,640.00

**TAXES:** \$1,440.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$3,065.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Computer Programmer

**EDUCATION REQUIRED:** B.S.

**ANNUAL SALARY:** \$55,730.00

**MONTHLY WAGE:** \$4,640.00

**TAXES:** \$1,440.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$3,065.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Electrician

**EDUCATION REQUIRED:** A.A.

**ANNUAL SALARY:** \$53,345.00

**MONTHLY WAGE:** \$4,445.00

**TAXES:** \$1,380.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,930.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Electrician

**EDUCATION REQUIRED:** A.A.

**ANNUAL SALARY:** \$53,345.00

**MONTHLY WAGE:** \$4,445.00

**TAXES:** \$1,380.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,930.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Engineer

**EDUCATION REQUIRED:** B.S.

**ANNUAL SALARY:** \$64,470.00

**MONTHLY WAGE:** \$5,370.00

**TAXES:** \$1,665.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$3,570.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Engineer

**EDUCATION REQUIRED:** B.S.

**ANNUAL SALARY:** \$64,470.00

**MONTHLY WAGE:** \$5,370.00

**TAXES:** \$1,665.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$3,570.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Registered Nurse

**EDUCATION REQUIRED:** ADN/BSN

**ANNUAL SALARY:** \$64,560.00

**MONTHLY WAGE:** \$5,380.00

**TAXES:** \$1,670.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$3,575.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Registered Nurse

**EDUCATION REQUIRED:** ADN/BSN

**ANNUAL SALARY:** \$64,560.00

**MONTHLY WAGE:** \$5,380.00

**TAXES:** \$1,670.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$3,575.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Paralegal

**EDUCATION REQUIRED:** B.S.

**ANNUAL SALARY:** \$53,345.00

**MONTHLY WAGE:** \$4,445.00

**TAXES:** \$1,380.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,930.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Paralegal

**EDUCATION REQUIRED:** B.S.

**ANNUAL SALARY:** \$53,345.00

**MONTHLY WAGE:** \$4,445.00

**TAXES:** \$1,380.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,930.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Pharmacy Tech

**EDUCATION REQUIRED:** A.A.

**ANNUAL SALARY:** \$32,915.00

**MONTHLY WAGE:** \$2,740.00

**TAXES:** \$850.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$1,755.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Pharmacy Tech

**EDUCATION REQUIRED:** A.A.

**ANNUAL SALARY:** \$32,915.00

**MONTHLY WAGE:** \$2,740.00

**TAXES:** \$850.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$1,755.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Physical Therapist

**EDUCATION REQUIRED:** B.S.

**ANNUAL SALARY:** \$74,170.00

**MONTHLY WAGE:** \$6,180.00

**TAXES:** \$1,920.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$4,125.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Physical Therapist

**EDUCATION REQUIRED:** B.S.

**ANNUAL SALARY:** \$74,170.00

**MONTHLY WAGE:** \$6,180.00

**TAXES:** \$1,920.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$4,125.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Pharmacist

**EDUCATION REQUIRED:** Professional

**ANNUAL SALARY:** \$85,125.00

**MONTHLY WAGE:** \$7,090.00

**TAXES:** \$2,200.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$4,755.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Pharmacist

**EDUCATION REQUIRED:** Professional

**ANNUAL SALARY:** \$85,125.00

**MONTHLY WAGE:** \$7,090.00

**TAXES:** \$2,200.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$4,755.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Dental Hygienist  
**EDUCATION REQUIRED:** B.S.  
**ANNUAL SALARY:** \$68,100.00  
**MONTHLY WAGE:** \$5,675.00  
**TAXES:** \$1,760.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$3,780.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Dental Hygienist  
**EDUCATION REQUIRED:** B.S.  
**ANNUAL SALARY:** \$68,100.00  
**MONTHLY WAGE:** \$5,675.00  
**TAXES:** \$1,760.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$3,780.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Police Officer  
**EDUCATION REQUIRED:** A.A. or B.S.  
**ANNUAL SALARY:** \$53,650.00  
**MONTHLY WAGE:** \$4,470.00  
**TAXES:** \$1,390.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,945.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Police Officer  
**EDUCATION REQUIRED:** A.A. or B.S.  
**ANNUAL SALARY:** \$53,650.00  
**MONTHLY WAGE:** \$4,470.00  
**TAXES:** \$1,390.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,945.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Radiology Tech  
**EDUCATION REQUIRED:** A.A.  
**ANNUAL SALARY:** \$55,120.00  
**MONTHLY WAGE:** \$4,090.00  
**TAXES:** \$1,420.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$3,035.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Radiology Tech  
**EDUCATION REQUIRED:** A.A.  
**ANNUAL SALARY:** \$55,120.00  
**MONTHLY WAGE:** \$4,090.00  
**TAXES:** \$1,420.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$3,035.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Architect  
**EDUCATION REQUIRED:** B.A.  
**ANNUAL SALARY:** \$52,620.00  
**MONTHLY WAGE:** \$4,385.00  
**TAXES:** \$1,360.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,890.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Architect  
**EDUCATION REQUIRED:** B.A.  
**ANNUAL SALARY:** \$52,620.00  
**MONTHLY WAGE:** \$4,385.00  
**TAXES:** \$1,360.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,890.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Biologist

**EDUCATION REQUIRED:** B.S.

**ANNUAL SALARY:** \$51,030.00

**MONTHLY WAGE:** \$4,250.00

**TAXES:** \$1,320.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,795.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Biologist

**EDUCATION REQUIRED:** B.S.

**ANNUAL SALARY:** \$51,030.00

**MONTHLY WAGE:** \$4,250.00

**TAXES:** \$1,320.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,795.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Social Worker

**EDUCATION REQUIRED:** M.S.W.

**ANNUAL SALARY:** \$49,940.00

**MONTHLY WAGE:** \$4,160.00

**TAXES:** \$1,290.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,735.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Social Worker

**EDUCATION REQUIRED:** M.S.W.

**ANNUAL SALARY:** \$49,940.00

**MONTHLY WAGE:** \$4,160.00

**TAXES:** \$1,290.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,735.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Graphic Designer  
**EDUCATION REQUIRED:** B.A.  
**ANNUAL SALARY:** \$49,250.00  
**MONTHLY WAGE:** \$4,104.00  
**TAXES:** \$1,270.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,695.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Graphic Designer  
**EDUCATION REQUIRED:** B.A.  
**ANNUAL SALARY:** \$49,250.00  
**MONTHLY WAGE:** \$4,104.00  
**TAXES:** \$1,270.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,695.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Plumber  
**EDUCATION REQUIRED:** A.A. or Trade School  
**ANNUAL SALARY:** \$48,805.00  
**MONTHLY WAGE:** \$4,070.00  
**TAXES:** \$1,260.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,675.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Plumber  
**EDUCATION REQUIRED:** A.A. or Trade School  
**ANNUAL SALARY:** \$48,805.00  
**MONTHLY WAGE:** \$4,070.00  
**TAXES:** \$1,260.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,675.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Professional Secretary  
**EDUCATION REQUIRED:** A.A. or Trade School  
**ANNUAL SALARY:** \$42,910.00  
**MONTHLY WAGE:** \$3,580.00  
**TAXES:** \$1,110.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,335.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Professional Secretary  
**EDUCATION REQUIRED:** A.A. or Trade School  
**ANNUAL SALARY:** \$42,910.00  
**MONTHLY WAGE:** \$3,580.00  
**TAXES:** \$1,110.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,335.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Teacher  
**EDUCATION REQUIRED:** B.A.  
**ANNUAL SALARY:** \$47,670.00  
**MONTHLY WAGE:** \$3,970.00  
**TAXES:** \$1,230.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,605.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Teacher  
**EDUCATION REQUIRED:** B.A.  
**ANNUAL SALARY:** \$47,670.00  
**MONTHLY WAGE:** \$3,970.00  
**TAXES:** \$1,230.00 (deducted from your pay)  
**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$2,605.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Waitress

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$23,000.00

**MONTHLY WAGE:** \$1,916.00

**TAXES:** \$596.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$1,080.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Waitress

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$23,000.00

**MONTHLY WAGE:** \$1,916.00

**TAXES:** \$596.00 (deducted from your pay)

**HEALTH INSURANCE:** \$240.00

**NET MONTHLY INCOME: \$1,080.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Telemarketer

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$26,000.00

**MONTHLY WAGE:** \$2,166.00

**TAXES:** \$675.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$1,356.00**

**The Real Deal Pay Check Stub**

**OCCUPATION:** Telemarketer

**EDUCATION REQUIRED:**

**ANNUAL SALARY:** \$26,000.00

**MONTHLY WAGE:** \$2,166.00

**TAXES:** \$675.00 (deducted from your pay)

**HEALTH INSURANCE:** \$135.00

**NET MONTHLY INCOME: \$1,356.00**

## Appendix I- Cash Denomination Sheets

The Real Deal – Yellow Packets – No Degree		
Animal Groomer - \$1,105.00 500 – One 100 – Five 50 – One 20 – One 10 – Two 5 – Three	Fast Food Worker - \$830.00 500 – Zero 100 – Four 50 – Four 20 – One 10 – Two 5 – Two	Bus Driver - \$1,000.00 500 – One 100 – Four 50 – One 20 – One 10 – Two 5 – Two
Hotel Clerk/Assistant - \$850.00 500 – One 100 – Two 50 – Two 20 – One 10 – Two 5 – Two	Cashier - \$890.00 500 – One 100 – Two 50 – Two 20 – Three 10 – Two 5 – Two	Housekeeper - \$940.00 500 – One 100 – Three 50 – One 20 – Three 10 – Two 5 – Two
Child Care Worker - \$1,000.00 500 – One 100 – Four 50 – One 20 – One 10 – Two 5 – Two	Movie Usher/Ticket Taker - \$860.00 500 – One 100 – Two 50 – Two 20 – One 10 – Three 5 – Two	Factory Worker - \$1,110.00 500 – One 100 – Five 50 – One 20 – Two 10 – One 5 – Two
Nurse's Aide - \$1,060.00 500 – One 100 – Four 50 – Two 20 – One 10 – Three 5 – Two	Office Clerk - \$850.00 500 – One 100 – Two 50 – Two 20 – One 10 – Two 5 – Two	Security Guard - \$1,060.00 500 – One 100 – Four 50 – Two 20 – One 10 – Three 5 – Two
Store Clerk - \$1,020.00 500 – One 100 – Four 50 – One 20 – Two 10 – Two 5 – Two	Teacher's Aide - \$930.00 500 – One 100 – Three 50 – One 20 – Three 10 – One 5 – Two	Video Store Clerk - \$770.00 500 – One 100 – One 50 – Two 20 – Two 10 – Two 5 – Two

**The Real Deal – Green Packets – Degree, No Children**

<p>Accountant - \$3,105.00                      500 – Five                      100 – Five                      50 – One                      20 – One                      10 – Three                      5 – One</p>	<p>Computer Programmer - \$3,200.00                      500 – Five                      100 – Six                      50 – One                      20 – One                      10 – Two                      5 – Two</p>	<p>AC, Heat &amp; Refrig Repair - \$2,530                      500 – Four                      100 – Four                      50 – One                      20 – Two                      10 – Two                      5 – Four</p>
<p>Counselor- \$2,740.00                      500 – Five                      100 – One                      50 – One                      20 – Three                      10 – Two                      5 – Two</p>	<p>Architect - \$3,025.00                      500 – Five                      100 – Four                      50 – One                      20 – Three                      10 – One                      5 – One</p>	<p>Dental Hygienist - \$3,915.00                      500 – Seven                      100 – Three                      50 – One                      20 – One                      10 – Four                      5 – One</p>
<p>Auto Mechanic - \$2,810.00                      500 – Five                      100 – Two                      50 – One                      20 – Two                      10 – One                      5 – Two</p>	<p>Electrician - \$3,065.00                      500 – Five                      100 – Four                      50 – Two                      20 – One                      10 – Four                      5 – One</p>	<p>Biologist - \$2,930.00                      500 – Five                      100 – Three                      50 – One                      20 – Three                      10 – One                      5 – Two</p>
<p>Engineer - \$3,705.00                      500 – Seven                      100 – One                      50 – One                      20 – One                      10 – Three                      5 – One</p>	<p>Carpenter - \$2,615.00                      500 – Four                      100 – Five                      50 – One                      20 – Two                      10 – Two                      5 – One</p>	<p>Graphic Designer - \$2,830.00                      500 – Five                      100 – Two                      50 – One                      20 – Two                      10 – Three                      5 – Two</p>
<p>Journalist - \$2,680.00                      500 – Four                      100 – Five                      50 – Two                      20 – Two                      10 – Three                      5 – Two</p>	<p>Physical Therapist - \$4,260.00                      500 – Eight                      100 – One                      50 – Two                      20 – One                      10 – Three                      5 – Two</p>	<p>Lab Tech - \$2,570.00                      500 – Four                      100 – Four                      50 – Two                      20 – Two                      10 – Two                      5 – Two</p>

Plumber - \$2,810.00 500 – Five 100 – Two 50 – One 20 – Two 10 – One 5 – Two	Registered Nurse - \$3,710.00 500 – Seven 100 – One 50 – One 20 – Two 10 – One 5 – Two	Police Officer - \$3,080.00 500 – Five 100 – Four 50 – Two 20 – Three 10 – One 5 – Two
Paralegal - \$2,870.00 500 – Five 100 – Four 50 – Two 20 – One 10 – Four 5 – One	Professional Secretary - \$2,470.00 500 – Four 100 – Three 50 – Two 20 – Two 10 – Two 5 – Two	Pharmacist - \$4,890.00 500 – Eight 100 – Seven 50 – Two 20 – Three 10 – Two 5 – Two
Radiology Tech - \$2,820.00 500 – Five 100 – Two 50 – One 20 – Two 10 – Two 5 – Two	Pharmacy Tech - \$1,890.00 500 – Three 100 – Two 50 – Two 20 – Three 10 – Two 5 – Two	Social Worker - \$2,870.00 500 – Five 100 – Two 50 – Two 20 – Two 10 – Two 5 – Two
Teacher - \$2,740.00 500 – Five 100 – One 50 – One 20 – Three 10 – Two 5 – Two		

## **Appendix J – Community Resource Rep. Table Description**

The following ideas have been used by other Community Resource Representatives. Please feel free to design your own materials and activities for your table or adapt some of these if you'd like.

**Community Resource Table:** Bank, Credit Union, Savings & Loan

**Visual aids:** Checkbook, Savings Account, Certificate of Deposit, budget sheet (% for housing, food, clothing).

**Materials that may be offered to them:** Pencils, magnets, guide on how to balance checking account, sheet that calculates savings over time, sheet that shows risk of credit card debt.

**Possible activities:**

Have them pick a purchase with payments, then show them how much the item will actually cost in the end.

Have them pick out one thing in their life they could give up to save money (bag lunch instead of buying lunch, inexpensive coffee instead of designer coffee, one less CD per month) and then have them calculate how much that money saved will be worth in 10 years, 20 years, 30 years.

Have a suggestion sheet for reducing living expenses (never go grocery shopping hungry, cook instead of eating out, turn the lights out when you leave the room) and have them pick one they will follow for the next month.

**Various discussion ideas:**

What do they currently do to save money.

Will the job they have (from their packet) give them any savings each month.

If they have a child (from their packet), what will they have to give up in life to pay for the child.

**Most important point they can learn:** The power they can have in their choices, importance of budgeting, the dangers of living on credit.

**Final brief message that will be stated to each student:** Save money as early and as often as possible. Be a smart shopper. Have a written budget and follow it.

## Community Resource Representative Table Description

The following ideas have been used by other Community Resource Representatives. Please feel free to design your own materials and activities for your table or adapt some of these if you'd like.

### **Community Resource Table: Job Training Agency, Human Resources, Employment Agency**

**Visual aids:** Pictures of working youth and brochures showing various jobs.

**Materials that may be offered to them:** Business cards, pencils, magnets, resume templates, applications.

#### **Possible activities:**

How to fill out a resume (have a few sample questions for them to complete – possibly on a poster).

How to dress for an interview, what you need to do to be prepared, how early you should arrive (could have visual choices on a poster and have them select the correct answer).

Have a short list of skill sets/interest areas for them to choose from (those that match them most) and then show them the types of jobs that best match those areas.

#### **Various discussion ideas:**

Their previous job experience and how they applied.

What job did they get from their packet today - what job do they wish they had.

What steps will they need to take to get that job.

What classes in high school will make a difference for them.

For those students who might be looking for a second job to supplement their income, they would need to pay for additional child care and if some of them have been convicted of DUI's – they might be limited in employment opportunities.

**Most important point they can learn:** Responsibility, the power they can have in their choices, importance of budgeting, what is needed to be successful in today's society and workforce.

**Final brief message that will be stated to each student:** Life is a series of steps and not just one big leap. Always have a goal and purpose in anything that you do.

## Community Resource Representative Table Description

The following ideas have been used by other Community Resource Representatives. Please feel free to design your own materials and activities for your table or adapt some of these if you'd like.

### **Community Resource Table: Library**

**Visual aids:** Book jackets, lists of favorite books for teens, library resources (homework help, research, jobs, careers, hobbies, travel).

**Materials that may be offered to them:** Reading lists, bookmarks, upcoming programs.

#### **Possible activities:**

List of average "savings" when a user checks out library materials vs. buying or renting (have them guess their savings over a year).

Have them list the various people who use the library (students, children, adults, teachers, people with hobbies, etc.).

#### **Various discussion ideas:**

What job did they get in their packet and how could the library help them.

If they had a child, what would be some important things the library could offer.

What resources are there for people who want to read.

**Most important point they can learn:** The value of continuing to learn even as adults.

**Final brief message that will be stated to each student:** The library can help you in many different areas – it's an information center and "knowledge is power."

## Community Resource Representative Table Description

The following ideas have been used by other Community Resource Representatives. Please feel free to design your own materials and activities for your table or adapt some of these if you'd like.

### **Community Resource Table: United Way, Habitat for Humanity, Volunteer Organization**

**Visual aids:** Pictures of people volunteering, sample of donations given within a community, list of programs supported by donations.

**Materials that may be offered to them:** Lists of volunteer activities available in their community.

#### **Possible activities:**

Have a poster with “thermometers” for several different programs that students would recognize in their community and give them opportunity to donate to those of their choice – this would have a very visual effect.

Have them choose a job (from a list) they would do to help build a house or complete another project.

Have a list of volunteer activities and have each student put a sticker under ways they've volunteered before (this would show how the “community” of those students already volunteered).

#### **Various discussion ideas:**

Talk with them about their interest in helping the community and the lives of people they may not even know.

Ask them about their skills and interests (or the jobs they have in their packets) and suggest ways they could volunteer.

#### **Most important point they can learn:**

Volunteering exposes you to different career paths and teaches leadership skills as well as respect for others.

Volunteering helps with applications for college/jobs.

Things we take for granted in the community cannot happen without volunteers and donations.

**Final brief message that will be stated to each student:** Anyone can volunteer time and skills to help improve the quality of life in the community – no matter what their job or salary.

# Apartments/Houses for Rent

## **STUDIO** *(included: water)*

\$700 + \$90 Utilities

TOTAL MONTHLY PAYMENT: **\$790**

## **BASIC** *(included: water, parking space, on-site laundry)*

1 bedroom: \$750 + \$110 Utilities

TOTAL MONTHLY PAYMENT: **\$860**

2 bedroom → \$840 + Utilities \$120

TOTAL MONTHLY PAYMENT: **\$960** (2-way split: \$480)



## **MODERATE** *(included: on-site laundry, security, pool; garage parking extra)*

1 bedroom: \$775 + \$110 Utilities

TOTAL MONTHLY PAYMENT: **\$885**

2 bedroom, 1 bath: \$1030 + \$120 Utilities

TOTAL MONTHLY PAYMENT: **\$1150** (2-way split: \$575)

3 bedroom, 2 bath \$1330 + \$150 Utilities

TOTAL MONTHLY PAYMENT: **\$1480** (3-way split: \$490)



## **LUXURY** *(included: garage parking, in-unit laundry, walk-in closets, fireplace, balcony, pool, sauna, on-site tennis courts/fitness center, clubhouse; pet deposit required.)*

1 bedroom, 1 bath: \$995 + \$175 Utilities

TOTAL MONTHLY PAYMENT: **\$1170**

2 bedroom, 2 bath: 1200 + \$185 Utilities

TOTAL MONTHLY PAYMENT: **\$1,385** (2-way split: \$690)



## **HOUSES**

2 bedroom: \$1250 + \$185 Utilities

TOTAL MONTHLY PAYMENT: **\$1435** (2-way split: \$720)

3 bedroom: \$1550 + \$195 Utilities

TOTAL MONTHLY PAYMENT: **\$1745** (3-way split: \$580)



# Baby Supplies

## Economy Option (Target/Walmart):

Diapers:	\$60
Formula/Baby Food:	\$100
Baby Wipes:	\$10
Clothing:	\$50
<b>TOTAL PAYMENT:</b>	<b>\$220</b>



## Deluxe Option (Baby Gap/Baby Jordan's):

Diapers:	\$70
Formula/Baby Food:	\$150
Baby Wipes:	\$20
Clothing:	\$100
<b>TOTAL PAYMENT:</b>	<b>\$340</b>



# Childcare



DAY CARE CENTER: \$850/month  
Typical range: \$580 - \$1,110

HOME DAY CARE: \$500/month  
Typical range: \$500 - \$800

FAMILY CARE: \$300/month



# ENTERTAINMENT & RECREATION

<b>Bowling</b> (2 games, includes shoes)	\$10/person	
<b>Video/DVD Rental</b>	\$4/movie	
<b>Movie Theater</b> (does not include food/drinks)		
Gurnee Mills	\$9/person	
Dunes	\$4/person	
<b>Baseball Game</b> Bleacher seats	\$40/person	
Box seats	\$50/person	
<b>Mini-Golf</b>	\$7/person	
<b>Health Club Membership</b>	\$45/month	
<b>Week vacation in Cancun</b> (total value: \$1800)	\$150 monthly installment	
<b>Dinner at a nice restaurant</b>	\$90/couple	
<b>Great America</b> (does not include meals or games)	\$55/person	
<b>Day in Chicago</b> (includes meals, train, museum)	\$80/person	
<b>Satellite/Cable w/movie channels</b>	\$100/month	
<b>Flat Screen TV, 52"</b>	\$1,400	
<b>Concert</b>	\$70/person	
<b>Play</b>	\$60/person	
<b>DVD Player</b>	\$80	
<b>XBOX &amp; 1 game</b>	\$450	
<b>Music CD</b>	\$15/CD	
<b>Wii &amp; 1 game</b>	\$340	
<b>DVD</b>	\$25/DVD	
<b>Nitro (Club)</b>	\$20	



# Furnishings

## THRIFTY

Second hand furniture, thrift stores  
Garage sales, Salvation Army

## MODEST (IKEA)

Couch            Small TV  
Lamp            Dresser  
Bed              Chairs  
Table

## MID-RANGE (ASHLEY, WICKS)

Couch                      Lamp  
TV & DVD Player      Full Bed  
Dining Set                Dresser

## LUXURY (ETHAN ALLEN, LEATH)

Leather Couch & Chair      Lamp  
End Tables                      Stereo  
Bedroom Set  
Dining Room Set  
Large Screen TV

## MONTHLYCOST

Single: **\$30**  
Single w/child: **\$45**

## MONTHLY COST

Single: **\$150**  
2-way split: \$75  
3-way split: \$50  
Single w/child: **\$170**  
2-way split: \$85  
3-way split: \$60



## MONTHLY COST

Single: **\$280**  
2-waysplit: \$140  
3-way split: \$90  
Single w/child: **\$320**  
2-way split: \$160  
3-way split: \$110



## MONTHLY COSTS

Single: **\$450**  
2-way split: \$225  
3-way split: \$150  
Single w/Child: **\$550**  
2-way split:\$275  
3-way split:\$180



# CLOTHING

## HIGH

15% of monthly income



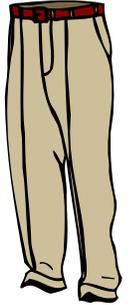
MACY'S

Abercrombie and Fitch

Carson's

Footlocker

Finish Line



## MID

10% of monthly income



GAP

OLD NAVY

KOHL'S

Sears

J.C. Penny



## LOW

6% of monthly income



TARGET

WALMART

KMART

T.J.MAXX

Value City

Marshalls



# COMMUNICATION

## Basic Communication



Home Phone

\$80

Cell Phone (w/good & approved credit) \$60

## Deluxe Communication

\$200

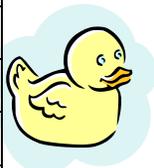
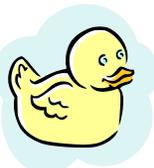
Home phone, cell phone,  
digital cable, internet, Tivo

Roommates: 2-way split \$100

3-way split \$66.67

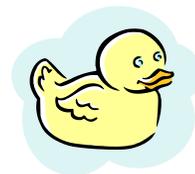
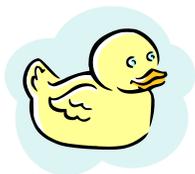


# LIFE'S SURPRISES/DUCK OF CHANCE



1.	You lost your cell phone. Pay \$100 to replace it.
2.	You received a tax refund of \$200.
3.	Congratulations! You receive a \$75/month raise!!
4.	You twist your ankle. Pay doctor \$100 toward your deductible.
5.	You borrowed your friend's iPod and it was stolen. Pay \$200 to help replace it.
6.	Your car stalled on the interstate. Pay \$50 for a tow.
7.	You go out to dinner to celebrate a special occasion. Pay \$60.
8.	You have a bad cough. Go to the doctor. Pay \$25 for visit & \$25 for prescription.
9.	Happy birthday! You receive \$100 from your mother.
10.	You require extensive dental work. Pay \$200.
11.	Congratulations! You receive an award for helping people in your community. Receive \$100.
12.	Your health insurance premium was raised. Pay \$30.
13.	Merry Christmas! Pay \$200 for family presents.
14.	Your friend got married. Pay \$30 for a gift
15.	Congratulations! You entered a writing contest and won first prize. Receive \$100.
16.	You have to buy a new battery for your car. Pay \$75.
17.	Merry Christmas! You receive \$100 as a gift.
18.	Your car got a flat that cannot be repaired. Pay \$60 for a new one.
19.	You were asked to a formal party. Pay \$50 to get your hair done.
20.	You were in an auto accident. Pay \$200 deductible.
21.	It's your mom's birthday. Pay \$60 for a present.
22.	Congratulations! You receive \$100 bonus at work.
23.	You get a student loan paid off. You receive \$180 more a month.
24.	Your pet needs to go to the vet. Pay \$50.
25.	You need new glasses. Pay \$100.
26.	You cash in a savings bond. Receive \$50.

27.	You have an eye infection. Go to the doctor. <b>Pay \$25 for visit &amp; \$25 for prescription.</b>
28.	You lost one contact lens. <b>Pay \$100 to replace it.</b>
29.	Your TV went out. <b>Pay \$50 for repair.</b>
30.	You were asked to be in a wedding. <b>Pay \$50 for your tux/dress.</b>
31.	Rummage Sale. <b>You receive \$75.</b>
32.	You walked a neighbor's dog. <b>Receive \$15.</b>
33.	You got a parking ticket. <b>Pay \$20.</b>
34.	You sold your old stereo. <b>Receive \$50.</b>
35.	Power went out for a day, replace the food in the refrigerator. <b>Pay \$50.</b>
36.	Your computer needs to be repaired. <b>Pay \$60.</b>
37.	You lost your library book. <b>Pay \$20 to replace it.</b>
38.	You found some old books and sold them on eBay. <b>Receive \$100.</b>
39.	You helped out an elderly neighbor by cutting her grass. She insists on paying you. <b>Receive: \$30.</b>
40.	You forgot to pay a bill. <b>Pay a late fee of \$45.</b>



# GROCERIES & PERSONAL CARE

## Monthly Cost

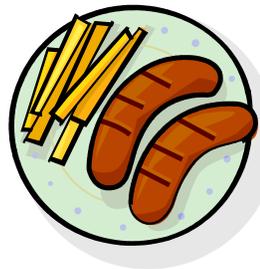
**Thrifty Plan** (Aldi, Sam's Club) **\$90**

Generic food and personal care items.  
Bargain haircut or friend does hair.



**Moderate Plan** (Jewel, Piggly Wiggly, Pick-N-Save) **\$180**

Basic necessities, watch for sales.  
Moderate priced haircut.



**Luxury Plan** (Sunset Foods, Dominick's) **\$260**

Brand name groceries and personal care items.  
Manicure, shave, shoe shine, salon hair cut and/or hair color.

## Personal Care

### Male

Shave  
Haircut  
Shoe Shine  
Health Club Membership  
Hair Color  
Manicure



### Female

Manicure  
Generic Make-up  
Brand Name Makeup  
Salon Cut  
Tanning  
Health Club Membership  
Hair Color



# TRANSPORTATION

Total Cost for Transportation: Monthly Loan Payment + Maintenance (minor repairs, tune-ups, oil changes & gas).

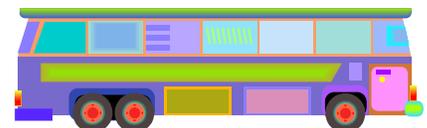
REMEMBER, IN REAL LIFE THIS DOES NOT INCLUDE THE DOWNPAYMENT, TAX, TITLE & LICENSING FEES!



<u>Vehicle</u>	<u>New</u>	<u>Used</u>
<b>Economy:</b> Geo Metro, Ford Focus, Kia, Nissan Sentra	\$345	\$260
<b>Family:</b> Honda Accord, Toyota Camry, Chevy Malibu	\$450	\$361
<b>Hybrid:</b> Saturn Vue, Toyota Prius, Honda Civic	\$500*	\$425
<b>Sports Utility:</b> Ford Expedition, Lincoln Navigator, Jeep Cherokee	\$775	\$552
<b>Truck:</b> Ford F150, Chevy Silverado, GMC Pick-up	\$699	\$485
<b>Mini-Van:</b> Dodge Caravan, Nissan Quest	\$577	\$385
<b>Sports Car:</b> Chevy Corvette, Dodge Viper, Pontiac Firebird	\$1196	\$735
<b>Conversion Van:</b> Full-size Luxury Van	\$745	\$485
<b>Luxury Car:</b> Lexus 400, Cadillac Sedan, Mercedes Benz, BMW	\$1025	\$630

**Bus Pass \$35**

*\*Environmental Impact rebate \$100*



# INSURANCE



<u>Vehicle</u>	<u>Female</u>	<u>Male</u>
<b>Economy:</b> Geo Metro, Ford Focus, Kia, Nissan Sentra	\$105	\$115
<b>Family:</b> Honda Accord, Toyota Camry, Chevy Malibu	\$110	\$125
<b>Hybrid:</b> Saturn Vue, Toyota Prius, Honda Civic	\$100	\$120
<b>Sports Utility:</b> Ford Expedition, Lincoln Navigator, Jeep Cherokee	\$380	\$450
<b>Truck:</b> Ford F150, Chevy Silverado, GMC Pick-up	\$125	\$150
<b>Mini-Van:</b> Dodge Caravan, Nissan Quest	\$120	\$135
<b>Sports Car:</b> Chevy Corvette, Dodge Viper, Pontiac Firebird	\$135	\$200
<b>Conversion Van:</b> Full-size Luxury Van	\$95	\$135
<b>Luxury Car:</b> Lexus 400, Cadillac Sedan, Mercedes Benz, BMW	\$100	\$145



# HOUSES TO BUY

## ROUND 2

PRICE	\$80,000
INTEREST RATE	8.0%
PROPERTY TAX	\$250
monthly payment	\$737.00
+ Utilities	\$210
<b>TOTAL MONTHLY PAYMENT</b>	<b>\$947.00</b>
<hr/>	
PRICE	\$125,000
INTEREST RATE	8.0%
PROPERTY TAX	\$260
monthly payment	\$1,177.00
+ Utilities	\$210
<b>TOTAL MONTHLY PAYMENT</b>	<b>\$1,387.00</b>
<hr/>	
PRICE	\$130,000
INTEREST RATE	8.0%
PROPERTY TAX	\$266.66
monthly payment	\$1,220.00
+ Utilities	\$210
<b>TOTAL MONTHLY PAYMENT</b>	<b>\$1,430.00</b>
<hr/>	
PRICE	\$175,000
INTEREST RATE	8.0%
PROPERTY TAX	\$445.42
monthly payment	\$1,729.00
+ Utilities	\$250
<b>TOTAL MONTHLY PAYMENT</b>	<b>\$1,079.00</b>
<hr/>	
PRICE	\$200,000
INTEREST RATE	8.0%
PROPERTY TAX	\$333.75
monthly payment	\$1,801.28
+ Utilities	\$300
<b>TOTAL MONTHLY PAYMENT</b>	<b>\$2,101.00</b>
<hr/>	
PRICE	\$500,000
INTEREST RATE	6.7%
PROPERTY TAX	\$1042.00
monthly payment	\$4,710.00
+ Utilities	\$350
<b>TOTAL MONTHLY PAYMENT</b>	<b>\$5,060.00</b>



## Appendix L - Two Page Guide

### Guide To The Real Deal

The Real Deal is an interactive game that helps students understand the costs of independent living and learn about both the expense of teen pregnancy as well as the stress of being a parent. They are also given advice on educational goal setting and avoiding high-risk behaviors such as sexual activity and alcohol, tobacco and drug use. Participants are assigned a career, given a month's salary and then visit various stations to pay their bills. Stations include housing, transportation, clothing etc. The Real Deal prepares students to make healthy decisions about future lifestyle choices.

During the first 20 minutes of the session, the students are given packets with monthly salaries for jobs they might get if they did not pursue education or training after high school graduation. They may also have a child and will have to consider the expenses of childcare and baby supplies. Once the students realize the difficulties of managing their monthly costs, they are given a new packet with a job they could have at age 25 and the salary they could receive if they had completed college or vocational training. Then they get one more opportunity to proceed through the stations.

### Room Set Up

Stations are set up around the room and display the monthly cost of:

- |   |  |
|---|--|
| <input type="checkbox"/> Child Support                | <input type="checkbox"/> Groceries and Personal Care     |
| <input type="checkbox"/> Baby Supplies                | <input type="checkbox"/> Communication                   |
| <input type="checkbox"/> Child Care                   | <input type="checkbox"/> Furnishings                     |
| <input type="checkbox"/> Clothing                     | <input type="checkbox"/> Entertainment                   |
| <input type="checkbox"/> Housing                      | <input type="checkbox"/> Duck of Chance/Life's Surprises |
| <input type="checkbox"/> Transportation/Insurance     | <input type="checkbox"/> College and Vocational          |
| <input type="checkbox"/> Community Volunteer Stations |  |

### Rules

Participants:

- Receive an envelope that contains a pay stub with their occupation, family status (single professional, single with child), a station-flow sheet and play money equal to their net monthly income.
- Must visit each of the stations, make their choices and pay for goods and services. Staff collects the money and records payments on the station flow sheet. If they revisit a station because they need to reduce their expenses, staff makes the adjustment on the flow sheet.
- Must visit **all** the stations. In round 2 when they don't have a child, they do not visit the childcare, baby supplies or child support stations.
- May revisit stations to change their choices.
- Who are single with a child, must go to the child support station where they will draw a slip determining whether or not they will receive child support and the amount of the support.
- Who have a smoking sticker on their station flow sheet, must go to the Tobacco Free Lake County table. They will have to pay \$150, the cost of smoking for one month.

- May receive a DUI sticker during the activity. Students will be led to the Prevention Services In Touch table to pay a fine and receive information on the dangers of driving under the influence.
- May receive a colored sticker during the activity. Students must report to the STD/HIV table where they will receive educational information.

### **The Real Deal Important Messages**

- ❖ Completing college or a vocational training program gives you many more career options, higher pay and the ability to afford a better standard of living. Having a baby at a young age makes it more difficult to achieve these goals.
- ❖ It is important to stay abstinent from any risky behaviors in order to stay on track to achieve academic and career goals.
- ❖ Begin preparation for higher education by getting good grades in ninth grade.
- ❖ Support students' strengths, "What are your interests? What are your dreams and goals for the future? You have talents and skills that need to be developed. Believe in yourself!"
- ❖ Encourage students to look for role models, people that they can look up to and respect, who can support their goals and show them ways to succeed.
- ❖ As students go through **The Real Deal**, they learn how difficult it is to make it financially as a 25-year-old single parent. Encourage them to imagine how much tougher it would be if they were a parent while still in high school.

### **Community Volunteer Stations**

Representatives from several community agencies and businesses are invited to provide resource tables. They talk about applying for jobs, being careful with credit cards, learning how to save for the future, learning the importance of developing a good credit status, and recognizing the importance of completing education to gain future success.

The students have the opportunity to become familiar with community bankers, insurance representatives, and many more community members who are interested in helping them work toward their goals.

### **Station Supplies**

Each station should have money, calculators and display poster(s). Supplies specific to a particular station will be listed below in the description of the station.















## Appendix N- Child Support Slips

### The Real Deal Female Child Support Slips

Directions:

- Cut slips on the dotted lines.
- Place the slips into a container (a clear bowl or a small gift bag work well) labeled “Female Child Support Slips”.
- Each participant pulls out a slip.
- Staff should use the custody slips as an opportunity to teach some aspect of teen parenthood.

.....

Baby’s Father doesn’t have a job. Sorry!

.....

Baby’s Father doesn’t have a job. Sorry!

.....

Baby’s Father doesn’t have a job. Sorry!

.....

Baby’s Father left town with his new girlfriend. Sorry!

.....

Baby's Father left town with his new girlfriend. Sorry!

.....

Baby's Father forgot to pay his child support. Sorry!

.....

Baby's Father forgot to pay his child support. Sorry!

.....

Baby's Father forgot to pay his child support. Sorry!

.....

Baby's Father said he is behind on his cell phone bill so he can't pay.  
Sorry!

.....

Baby's Father said he is behind on his cell phone bill so he can't pay.  
Sorry!

Baby's Father said he is behind on his cell phone bill so he can't pay.  
Sorry!

.....

Baby's Father said he doesn't have any money left because he bought  
an IPOD. Sorry!

.....

Baby's Father said he doesn't have any money left because he bought  
an IPOD. Sorry!

.....

Baby's Father said he wants to pay but he just can't right now. Sorry!

.....

Baby's Father said he wants to pay but he just can't right now. Sorry!

.....

Here is your child support payment of \$200.00

Here is your child support payment of \$200.00

.....

Baby's Father will only pay \$50.00 this month

.....

Baby's Father will only pay \$50.00 this month

.....

Baby's Father will only pay \$50.00 this month

.....

Baby's Father is in school and not making enough money to pay. Sorry!

.....

Baby's Father is in school and not making enough money to pay. Sorry!

## **The Real Deal**

### **Male Child Support Slips**

**Directions:**

- Copy the slips to have the following ratio: 10% of fathers will have custody.
  - Cut slips on the dotted lines.
  - Place the slips into a container (a clear bowl or a small gift bag work well) labeled “Male Child Support Slips”.
  - Each participant pulls out a slip.
  - Staff should use the custody slips as an opportunity to teach some aspect of teen parenthood.
- .....

**You Have Custody**

The baby’s mother is paying you \$200.00 per month for child support.

.....

**You Have Custody**

The baby’s mother is unable to pay child support.

.....

**The Baby’s Mom has Custody**

You pay \$200.00 per month child support.

.....

**The Baby’s Mom has Custody**

You pay \$200.00 per month child support.

**The Baby's Mom has Custody**

You pay \$200.00 per month child support.

.....

**The Baby's Mom has Custody**

You pay \$200.00 per month child support.

.....

**The Baby's Mom has Custody**

You pay \$200.00 per month child support.

.....

**The Baby's Mom has Custody**

You pay \$200.00 per month child support.

.....

**The Baby's Mom has Custody**

You pay \$200.00 per month child support.

.....

**The Baby's Mom has Custody**

You pay \$200.00 per month child support.

.....

**The Baby's Mom has Custody**

You pay \$200.00 per month child support.

.....

**The Baby's Mom has Custody**

You pay \$200.00 per month child support.



**The Real Deal**

- You are 25 years old
- You have a child

**Fast Food Worker**



**The Real Deal**

- You are 25 years old
- You have a child

**Fast Food Worker**



**The Real Deal**

- You are 25 years old
- You have a child

**Video Store Clerk**



**The Real Deal**

- You are 25 years old
- You have a child

**Video Store Clerk**



**The Real Deal**

- You are 25 years old
- You graduated High School
- You have a child

**Office Clerk**



**The Real Deal**

- You are 25 years old
- You graduated High School
- You have a child

**Office Clerk**



**The Real Deal**

- You are 25 years old
- You graduated High School
- You have a child

**Hotel Clerk**



**The Real Deal**

- You are 25 years old
- You graduated High School
- You have a child

**Hotel Clerk**



The Real Deal

- You are 25 years old
- You graduated High School
- You have a child

Movie Usher



The Real Deal

- You are 25 years old
- You graduated High School
- You have a child

Movie Usher



The Real Deal

- You are 25 years old
- You have a child

Store Clerk



The Real Deal

- You are 25 years old
- You have a child

Store Clerk



The Real Deal

- You are 25 years old
- You have a child

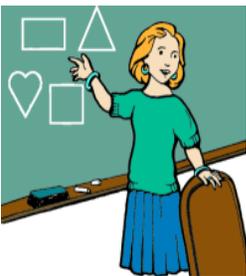
Cashier



The Real Deal

- You are 25 years old
- You have a child

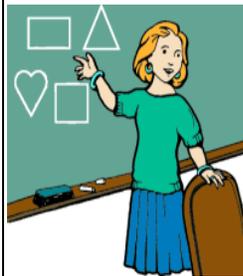
Cashier



The Real Deal

- You are 25 years old
- You graduated High School
- You have a child

Teacher's Aide



The Real Deal

- You are 25 years old
- You graduated High School
- You have a child

Teacher's Aide



**The Real Deal**

- You are 25 years old
- You have a child

**Housekeeper**



**The Real Deal**

- You are 25 years old
- You have a child

**Housekeeper**



**The Real Deal**

- You are 25 years old
- You graduated High School
- You have a child

**Child Care Worker**



**The Real Deal**

- You are 25 years old
- You graduated High School
- You have a child

**Child Care Worker**



**The Real Deal**

- You are 25 years old
- You have a child

**Bus Driver**



**The Real Deal**

- You are 25 years old
- You have a child

**Bus Driver**



**The Real Deal**

- You are 25 years old
- You graduated High School
- You have a child

**Security Guard**



**The Real Deal**

- You are 25 years old
- You graduated High School
- You have a child

**Security Guard**



### The Real Deal

- You are 25 years old
- You graduated High School
- You have a child

## Nurse's Aide



### The Real Deal

- You are 25 years old
- You graduated High School
- You have a child

## Nurse's Aide



### The Real Deal

- You are 25 years old
- You have a child

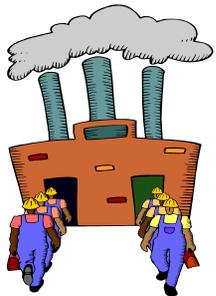
## Animal Groomer



### The Real Deal

- You are 25 years old
- You have a child

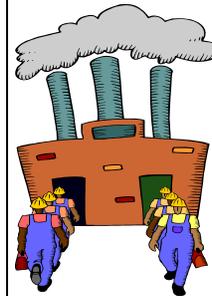
## Animal Groomer



### The Real Deal

- You are 25 years old
- You have a child

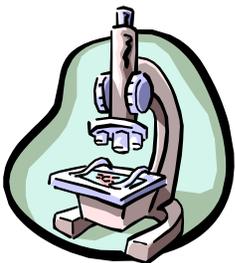
## Factory Worker



### The Real Deal

- You are 25 years old
- You have a child

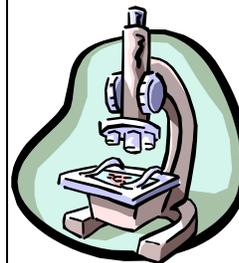
## Factory Worker



### Round 2 of The Real Deal

- You are 25 years old
- You have an Associate Degree
- You have no children

## Lab Technician



### Round 2 of The Real Deal

- You are 25 years old
- You have an Associate Degree
- You have no children

## Lab Technician



Round 2 of The Real Deal

- You are 25 years old
- Trade school graduate
- You have no children

**Carpenter**



Round 2 of The Real Deal

- You are 25 years old
- Trade school graduate
- You have no children

**Carpenter**



Round 2 of The Real Deal

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Journalist**



Round 2 of The Real Deal

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Journalist**



Round 2 of The Real Deal

- You are 25 years old
- You have a Masters Degree
- You have no children

**Counselor**



Round 2 of The Real Deal

- You are 25 years old
- You have a Masters Degree
- You have no children

**Counselor**



Round 2 of The Real Deal

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Accountant**



Round 2 of The Real Deal

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Accountant**



**Round 2 of The Real Deal**

- You are 25 years old
- You have an Associate Degree
- You have no children

**Air/Heat/Refrig Repair**



**Round 2 of The Real Deal**

- You are 25 years old
- You have an Associate Degree
- You have no children

**Air/Heat/Refrig Repair**



**Round 2 of The Real Deal**

- You are 25 years old
- You have an Associate Degree
- You have no children

**Auto Mechanic**



**Round 2 of The Real Deal**

- You are 25 years old
- You have an Associate Degree
- You have no children

**Auto Mechanic**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Computer Programmer**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Computer Programmer**



**Round 2 of The Real Deal**

- You are 25 years old
- You have an Associate Degree
- You have no children

**Electrician**



**Round 2 of The Real Deal**

- You are 25 years old
- You have an Associate Degree
- You have no children

**Electrician**



Round 2 of The Real Deal

- You are 25 years old
- You have an Associate Degree
- You have no children

Engineer



Round 2 of The Real Deal

- You are 25 years old
- You have an Associate Degree
- You have no children

Engineer



Round 2 of The Real Deal

- You are 25 years old
- You have an Associate or Bachelors Degree
- You have no children

Registered Nurse



Round 2 of The Real Deal

- You are 25 years old
- You have an Associate or Bachelors Degree
- You have no children

Registered Nurse



Round 2 of The Real Deal

- You are 25 years old
- You have a Bachelors Degree
- You have no children

Paralegal



Round 2 of The Real Deal

- You are 25 years old
- You have a Bachelors Degree
- You have no children

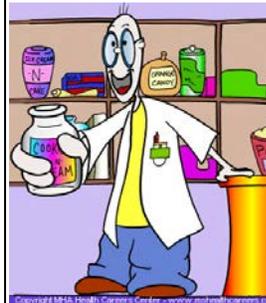
Paralegal



Round 2 of The Real Deal

- You are 25 years old
- You have an Associate degree
- You have no children

Pharmacy Tech



Round 2 of The Real Deal

- You are 25 years old
- You have an Associate degree
- You have no children

Pharmacy Tech



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Physical Therapist**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Physical Therapist**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Professional Degree
- You have no children

**Pharmacist**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Professional Degree
- You have no children

**Pharmacist**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Dental Hygienist**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Dental Hygienist**



**Round 2 of The Real Deal**

- You are 25 years old
- You have an Associate or Bachelors Degree
- You have no children

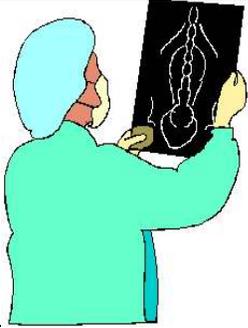
**Police Officer**



**Round 2 of The Real Deal**

- You are 25 years old
- You have an Associate or Bachelors Degree
- You have no children

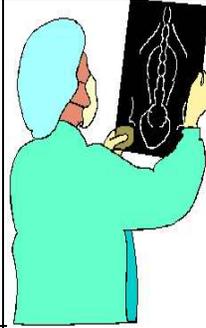
**Police Officer**



**Round 2 of The Real Deal**

- You are 25 years old
- You have an Associate Degree
- You have no children

**Radiology Tech**



**Round 2 of The Real Deal**

- You are 25 years old
- You have an Associate Degree
- You have no children

**Radiology Tech**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Architect**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Architect**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Biologist**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Biologist**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Masters Degree
- You have no children

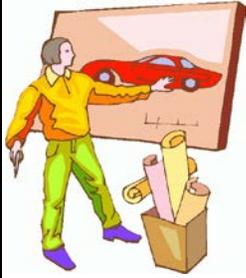
**Social Worker**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Masters Degree
- You have no children

**Social Worker**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Graphic Designer**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Graphic Designer**



**Round 2 of The Real Deal**

- You are 25 years old
- You have an Associate Degree
- You have no children

**Plumber**



**Round 2 of The Real Deal**

- You are 25 years old
- You have an Associate Degree
- You have no children

**Plumber**



**Round 2 of The Real Deal**

- You are 25 years old
- You have an Associate Degree
- You have no children

**Professional Secretary**



**Round 2 of The Real Deal**

- You are 25 years old
- You have an Associate Degree
- You have no children

**Professional Secretary**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Teacher**



**Round 2 of The Real Deal**

- You are 25 years old
- You have a Bachelors Degree
- You have no children

**Teacher**





I Saved Money





**I'm in Debt**

## Appendix R- Benefits of Saving

### The Benefits of Saving

<b>Amount Saved Each Month</b>	<b>Amount of Savings After 40 Years (480 months) at 5%</b>
\$10	\$15,221
\$50	\$152,208
\$200	\$304,415
\$500	\$761,039
\$750	\$1,141,558
\$1,000	\$1,552,077

### The Benefits of Saving

<b>Amount Saved Each Month</b>	<b>Amount of Savings After 40 Years (480 months) at 5%</b>
\$10	\$15,221
\$50	\$152,208
\$200	\$304,415
\$500	\$761,039
\$750	\$1,141,558
\$1,000	\$1,552,077

# The Real Deal Pre-Test

Male \_\_\_\_\_ Female \_\_\_\_\_ Grade \_\_\_\_\_ Today's Date \_\_\_\_\_

Rate the following statements by placing an X in the box that best matches what you think.

	Strongly Agree	Agree	Unsure/ No Opinion	Disagree	Strongly Disagree
1. It is hard to take care of a baby by yourself.					
2. Sexually transmitted infections (STI's) are no big deal.					
3. Going to college or getting vocational training is important to my future.					
4. It is okay for teens to use alcohol, drugs or tobacco.					
5. It is important for teens to abstain from sexual activities (not have sex).					
6. It is important to talk to my parents/guardian about my future.					
7. Using alcohol, drugs and/or tobacco can create problems for me in the future.					
8. I can get a good job with a high school diploma.					
9. There are adults in this community who care about teens.					
10. If I raise a child on my own, I can depend on child support to pay most of the baby's expenses.					
11. I plan to wait until I finish college/vocational training and make enough money before I have a baby.					
12. Getting just one Driving Under the Influence (DUI) conviction is okay.					
13. Saving money is important.					
14. I plan to get married before I have a baby.					
15. My grades in high school will affect my future.					

# The Real Deal Post-Test

Male \_\_\_\_\_ Female \_\_\_\_\_ Grade \_\_\_\_\_ Today's Date \_\_\_\_\_

Rate the following statements by placing an X in the box that best matches what you think.

	Strongly Agree	Agree	Unsure/ No Opinion	Disagree	Strongly Disagree
1. It is hard to take care of a baby by yourself.					
2. Sexually transmitted infections (STI's) are no big deal.					
3. Going to college or getting vocational training is important to my future.					
4. It is okay for teens to use alcohol, drugs or tobacco.					
5. It is important for teens to abstain from sexual activities (not have sex).					
6. It is important to talk to my parents/guardian about my future.					
7. Using alcohol, drugs and/or tobacco can create problems for me in the future.					
8. I can get a good job with a high school diploma.					
9. There are adults in this community who care about teens.					
10. If I raise a child on my own, I can depend on child support to pay most of the baby's expenses.					
11. I plan to wait until I finish college/vocational training and make enough money before I have a baby.					
12. Getting just one Driving Under the Influence (DUI) conviction is okay.					
13. Saving money is important.					
14. I plan to get married before I have a baby.					
15. My grades in high school will affect my future.					
16. I understand more about the importance of planning for my education and career after participating in The Real Deal.					
17. Because of what I learned going through The Real Deal I am more determined to reach my goals.					

18. What was the **one most important thing** you learned from The Real Deal?

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19. What was your **favorite table or station** in The Real Deal: Life 101 and **why**?

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## Appendix U - Importance of Community Volunteers

### The Importance of Community Volunteers

You have been invited to offer a Community Resource Station at **The Real Deal** event. These stations are a significant aspect of the learning experience for the participants.

As the participants see adults from community groups, organizations, businesses, faith sites, and city government groups participating, they begin to realize that they live in a community that cares about their well-being and future success. Your participation supports:

- ✓ the youth of today
- ✓ the adult citizens they will become
- ✓ the future employees they may be
- ✓ the customers they are
- ✓ the workforce you might depend upon
- ✓ the families who are guiding them

In providing a Community Resource Station, it is important to make it interesting and informative for the students. The activities need to be interactive, simple, and quick to complete. Participants may have only a few minutes to spend at each station, so something visual with a quick, meaningful verbal message works best. Displays that draw their attention are an important factor in attracting the participants, and materials need to be easy to read and readily available.

The participants will visit your table twice; once with a low-paying job (Round 1) and then with a higher paying job after postsecondary education (Round 2). You should alter your activities or your messages to reflect whichever situation they are in (low paying job with a baby and higher paying job without a baby).

This is an opportunity for you to educate them about your organization and how they might benefit from it now and in the future. Try to relate to the experience they are having through this event. You might ask them:

- ✓ did their packet give them a low-paying or high-paying job?
- ✓ are they a single parent?
- ✓ are they finding their budget easier to manage without children?
- ✓ do they understand the importance of education after high school?
- ✓ are they a smoker?
- ✓ do they have a DUI?
- ✓ are they able to save any money?

**Choose the most important message you feel every student should hear and make sure each student gets that message.** A brief activity relating to your message will reinforce their experience. The participants will be learning the value of using the resources their community offers, now and in the future.



# College or Vocational Training: An Investment in Your Future. **YOU CAN DO IT!!**



## **Why you should consider going to college or vocational training:**

- ❖ You will make yourself and your family proud.
- ❖ You will learn new skills and develop your talents.
- ❖ You will have more opportunities to find jobs you enjoy.
- ❖ You will meet some of the best friends you'll ever have.
- ❖ You will make more money so you can do the things that you want to do like travel, buy your own home, drive your dream car, and have enough money to help others.
- ❖ You will make more money so you won't have to stress about bills.
- ❖ You will have fun! There are so many exciting things happening on college campuses.

## **What You Need to Know:**

- You don't have to be rich to go to college or vocational school. Most students receive financial aid to help pay for school and most aid is based on need. This means that the less money you have, the more aid you might get. There are scholarships, grants and loans.
- If you are the first person in your family to go to college or vocational school, you might not be sure what steps you need to take. Talk to your school counselor and teachers who support your goals. Being the first to attend college or vocational school will make your family proud. You can be a role model to younger brothers, sisters and cousins.
- College and vocational school are not like high school. You can set your own schedule, pick your class times and the field of study that interests you the most.
- You have to start preparing now for college or vocational school. Take classes that will help you get into college or vocational school.
- Grades matter! Colleges will look at your high school grades when trying to determine whether or not to accept you. Start now to improve your grades. If you need help, ask your counselor or a teacher.